

**COURT OF COMMON PLEAS
CUYAHOGA COUNTY, OHIO**

STANLEY ANDREWS.
10390 Rock Ledge Way
North Royalton, Ohio 44133-6082

DONALD C. CLARK
1395 Claridon Troy Road
Burton, Ohio 44021-9579

Plaintiffs, on their own behalf and
on behalf of the class defined
herein,

vs.

**NATIONWIDE MUTUAL
INSURANCE COMPANY**
One Nationwide Plaza
Columbus, Ohio 43215
c/o Statutory Agent:
CT Corporation System
1300 East Ninth Street
Cleveland, Ohio 44114

and

**NATIONWIDE LIFE INSURANCE
COMPANY**
One Nationwide Plaza
Columbus, Ohio 43215
c/o Statutory Agent:
CT Corporation System
1300 East Ninth Street
Cleveland, Ohio 44114

Defendants.

Case No.

Complaint
RICHARD J MCMONAGI
CV 11 756463

Judge

CLASS ACTION COMPLAINT

Action for Mandatory Injunctive Relief,
Declaratory Judgment, Damages, and Class
Certification

Jury Demand Endorsed Hereon

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ORIGINAL

Exhibit 1

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Attorneys for Plaintiff

Plaintiffs Stanley Andrews and Donald C. Clark, through their undersigned counsel, commence this action against Defendants Nationwide Mutual Insurance Company and Nationwide Life Insurance Company on their own behalf and on behalf of their class defined hereinafter.

PARTIES

1. Plaintiff Stanley Andrews, (hereinafter "Plaintiff Andrews,") is a natural person residing in North Royalton, Cuyahoga County, Ohio.
2. Plaintiff Donald C. Clark, (hereinafter "Plaintiff Clark") is a natural person residing in Burton, Geauga County, Ohio.
3. Plaintiffs Andrews in combination with Plaintiff Clark are sometimes hereinafter referred to as "Insureds" or "Class Representatives".
4. Defendant Nationwide Mutual Insurance Company ("Nationwide Mutual" or "Mutual") is an Ohio corporation domiciled in Ohio and with its principal place of business in Columbus, Ohio.
5. Nationwide Mutual is an Ohio holding company whose principal assets are its wholly-owned subsidiaries, including Nationwide Life Insurance Company ("Life").

6. Defendant Mutual, through acts of numerous wholly owned subsidiaries, including Life, and its own acts, is a company organized as a mutual, directly and/or indirectly owned by its policyholders, including the Plaintiffs and the members of their Class.

7. Mutual is engaged in the business of selling life insurance products. The principal purpose of Defendant Mutual is to conduct, oversee and direct the business of insurance including the sale of life insurance through wholly owned subsidiaries.

8. Defendant Nationwide Life Insurance Company is an Ohio corporation domiciled in Ohio and with its principal place of business in Columbus, Ohio.

9. Life is, and, at all pertinent times hereto, has been, engaged in the business of selling life insurance contracts, collecting premiums and, as required, paying death benefits upon the death of its insureds. Defendant Life regularly conducts business in the state of Ohio and throughout the United States of America by selling life insurance policies.

10. Defendant Mutual in combination with Life is and they are, sometimes hereinafter collectively referred to as the Defendants.

JURISDICTION AND VENUE

11. Jurisdiction and venue are proper in this Court in that Cuyahoga County, Ohio is the county in which one of the Plaintiffs resides, because the contract of insurance of Andrews which gives rise to this cause of action was entered into in Cuyahoga County, Ohio..

FACTUAL AND SUBSTANTIVE ALLEGATIONS

12. Policyholders in an insurance company, especially those in mutual companies, such as the Defendants, have an associated and mutual relationship with each other and with the mutual insurance company and are therefore interested in the obligations and benefits of such companies as they relate to all policyholders. *New York Life Ins. Co. v. Statham* (1876), 93 U.S.

24, 23 L. Ed. 789. As such, and for the other reasons herein set forth, Plaintiffs have standing to bring all of their causes of action, individually and as set forth hereinafter, on behalf of the Class Members.

13. Plaintiff Andrews is and, at all times pertinent hereto, has been insured through a life insurance contract with Life, entered into on the 17th day of March, 1992. Plaintiff Andrews' life insurance policy is attached hereto and made a part hereof.

14. Plaintiff Clark is and, at all times pertinent hereto, has been insured through a life insurance contract with Life, entered into on the 18th day of October, 1947. Plaintiff Andrews' life insurance policy is attached hereto and made a part hereof.

15. Plaintiff Andrews is now 77 years of age. Plaintiff Clark is now 81 years of age. According to the actuary and mortality tables most applicable to them, the probability of the Plaintiffs and the members of their Class, being deceased as of the filing of this complaint is greater than 70%.

16. Plaintiff Andrews' age would indicate that the actuarial probability of his mortality is 76%, based upon those standardized tables and the normal and usual professional calculations of the Defendants.

17. Plaintiff Clark's age would indicate that the actuarial probability of his mortality is 87%, based upon those standardized tables and the normal and usual professional calculations of the Defendants.

18. Like Plaintiffs, the members of their Class are of the age that actuarially concludes that there is at least a 70% probability of death.

19. While the Plaintiffs are alive, nevertheless, upon information and belief because of the errors and omissions of the Defendants, as hereinafter described, many of their Class

Members are deceased, and as to such deceased members policy proceeds are owing, which as a result of their deaths, remain unpaid.

20. Upon information and belief, the Defendants have failed to make reasonable and necessary attempts to determine the actual facts of death and accordingly improperly hold death benefit proceeds for those beneficiaries and payees of the Class Members who are rightfully entitled to those funds.

21. There exists a database created by the United States Department of Commerce utilizing data from the Social Security Administration entitled the "Death Master File" which would, if inquired of, definitively determine when members of the Class are alive or are deceased.

22. The members of the Class are of such age and gender that there is at least a 70% probability that they are deceased according to the Life Tables produced in Actuarial Study 120 prepared in 2005 for the Social Security Administration. Plaintiffs request that this Court take judicial notice of this public study and data available on the federal government's internet site.

23. Based upon data provided by the National Institutes of Health, the members of the class are of such age that there is also a greater than 13% probability that they have developed dementia of some form.

24. Upon death and/or upon the instances of dementia, Class Members themselves become incapable of conveying the fact of death or often even of impending death, to the Defendants.

25. The Defendants, as insurers, are legally authorized by the State of Ohio to conduct their business of life insurance, as to which they engage in throughout the United States, and they have the duty to act in good faith and to conduct their business in a manner that

constitutes, at all times, fair dealing, with respect to all aspects of their insurance contracts, including determining when the insurance proceeds become owing to the Plaintiffs and the members of their Class, on a frequency of no less than annually.

26. Because the relationship between the Class and the Defendants is a contract of insurance, it is a relationship that creates the further positive legal duties to exercise good faith and to engage in fair dealings, as imposed by Ohio law. *Hoskins v. Aetna Life Ins. Co.* (1983), 6 Ohio St.3d 272, 276, 6 Ohio B. 337, 452 N.E.2d 1315.

27. The Defendants have and have had, during the applicable limitations period, the duty to determine, on at least an annual basis, for the benefit of the Plaintiffs and their Class Members whether it actually owes death benefit payments, without need for proof of claim, whenever there exists, or has in the past, existed, a greater than 70% probability of death with respect to their existing policyholders and/or their beneficiaries and payees of life insurance contracts, or such *lesser probability* of death, as the Court should order.

28. The Plaintiffs as insureds may bring the within causes of action as to the duties and the breaches of those duties of contract, of good faith and the duty of fair dealings, because of their life insurance contractual relationship with the Defendants, in that the Defendants have failed and continue to fail to act in good faith and/or fail to engage in fair dealings, in the performance of their duties to investigate the fact of death and to also pay the proceeds of the insurance contracts upon the death of many Class Members, even in the absence of a submission of proof of death.

29. The Defendants as the insurers are liable for their breaches of the insurance contracts and for their breaches of the duties of good faith and fair dealings arising from the insured/insurer relationship.

30. The duties of good faith and of fair dealings overlay and attach to all contracts between the Defendants and the Plaintiffs and their Class Members and those duties operate so as to ensure that the performance of their life insurance contracts fulfill the reasonable expectations of the Plaintiffs and their Class Members. It is reasonable to expect that the Defendants will pay policy proceeds when policyholders are deceased and such fact may be reasonably determined.

31. The insured Plaintiffs and their Class Members have the right to have the benefits of the policy paid, whenever and however death of the insured occurs, whenever the Defendants, with reasonable effort, could ascertain that its insureds are, in fact, deceased.

32. The Plaintiffs, and the members of their Class, as insureds and as parties to the contracts of insurance, and because of the concurrent duties of the Defendants to act in good faith and to conduct themselves so that all such dealings with the Plaintiffs and the Class Members are, and have been, during the Class Period, as hereinafter defined, fair, must be able to and may rely upon the Defendants to fulfill the obligations of the insurance policies with respect to all Class Members who are deceased by paying whatever is and/or has been owing, and to determine, on a frequency of no less than annually, those members of their Class who are deceased.

33. Life insurance companies, including the Defendants, are required to maintain reserves for amounts necessary to meet all actuarially calculated claims for life insurance, as the policies mature, and to do so according to generally accepted actuarial and assumed mortality standards. Actuaries are responsible for calculating the amount of reserves necessary to provide for future payments on the life insurance contracts that will be due upon the death of the insureds. These reserves are used to report to all of the applicable agencies for the states in

which the Defendants conduct life insurance operations and upon information and belief are also used to offset taxable income.

34. With the assistance of their staff of actuaries and other life insurance experts, the Defendants should be required by the Court to, at least annually, make the necessary calculations and inquiries to determine the actual instances of deaths of their insureds, the Class Members.

35. Mutual is, and at all times relevant to this action has been, a mutual company. Because this action relates to the business practices and financial reporting of Defendant Mutual which is, by definition, a mutual company, the members of the Class, as the owners, are affected by the facts stated hereinbefore and hereinafter.

CLASS ALLEGATIONS

36. The Ohio statute of limitations applicable to the causes stated herein is Ohio Revised Code Section 2305.06 and, accordingly, the class period ("Class Period") is 15 years prior to the date of commencement of this action.

37. Plaintiffs bring this action pursuant to Rules 23(A) and 23(B) of the Ohio Rules of Civil Procedure, on their own behalf and on behalf of a class of plaintiffs ("the Class") and a subclass ("Subclass 1"). The Class is defined as:

Policyholders of life insurance policies, which 1) are currently in force or have been wrongfully cancelled by Mutual and/or Life prior to the payment of death benefits, 2) were held within the period that commenced 15 years prior to the filing of this action, 3) were issued by Mutual and/or Life, 4) where the premiums were either a) paid up, or b) the accumulated cash value of the policy was used to make ongoing premium payments, and 5) where the insureds' ages at any time during which the policies were in force actuarially indicated a 70% probability of death, or such lesser probability of death as the Court should order.

Subclass 1 is defined as:

Members of the Class defined above who are actually deceased, and for which no claim has been made on the policy for death benefits and for whom Mutual and/or Life is still holding the death benefit proceeds.

38. The Class Members are so numerous that joinder is impracticable.

39. There are questions of law and fact common to the Class Members, which common questions predominate over any questions that affect only individual Class Members.

The predominant common questions are:

- a. Whether the Defendants failed to properly distribute policy funds to payees or beneficiaries of members of the Class;
- b. Whether Mutual and/or Life must annually, or more frequently, determine whether an insured is alive, after the insured achieves a certain assumed age;
- c. Whether, if the Defendants are so obligated, what is that assumed age and percentage of probability;
- d. Whether Mutual and/or Life have a duty to reasonably, and at least annually, specifically inquire as to the death of their insureds whenever there exists a greater than 70% probability of death, or such lesser probability of death as the Court should order;
- e. Whether, if a Class Member is, by applicable actuarial and mortality standards, calculated to be among those who are deceased and reasonable inquiry would conclude that to be the case, Mutual and/or Life hold all such funds in trust;
- f. Whether interest owing on such funds, held in trust for the Class members, should be calculated at the highest marginal rate of interest earned by the Defendants during each year of the Class Period;
- g. Whether the Class Members are entitled to Mandatory Injunctive Relief;
- h. Whether the Class Members are entitled to Declaratory Judgment; and,
- i. Whether this matter is properly maintained by the Class Representatives as a nationwide class based upon the fact that the Defendants obligatory conduct is and has been as required by Ohio laws.

40. The claims of the Plaintiffs are typical of the claims of their Class Members. All claims are based on the same facts and the same legal theories.

41. Plaintiffs will fairly and adequately represent the interests of the Class Members. Plaintiffs have retained counsel experienced in class action cases.

42. The primary relief presently sought by the Plaintiffs for themselves and the Class are to secure Declaratory Judgment and Mandatory Injunctive Relief, as hereinafter set forth, and only thereafter to secure the monetary reliefs sought herein.

43. A class action is superior to other alternative methods of adjudicating this dispute. The Plaintiffs for themselves and the Class Members seek Mandatory Injunctive Relief and Declaratory Judgment which will apply to and benefit thousands, if not millions of Class Members. By definition, many Class Members and their beneficiaries and payees do not and cannot realize that they are and have been owed monies by the Defendants.

COUNT I
FOR MANDATORY INJUNCTIVE RELIEF

44. The Plaintiffs repeat and incorporate herein all previously well plead averments.

45. The Plaintiffs bring this count individually and on behalf of the members of the Class who, like Plaintiffs, have reached the age that actuarially indicates a high likelihood of death, herein assumed for this initial pleading purpose, to be greater than 70%, but who, nevertheless, are still alive, and also on behalf of those Class Members who are deceased and as to whom the proceeds of life insurance owing by the Defendants remains unpaid.

46. The Plaintiffs seek Mandatory Injunctive Relief *Ordering* that the Defendants, at a mortality probability of greater than 70%, or such lesser probability of death as this Court should order, and on a frequency of no less than annually, make reasonable inquiry to determine the life-status of Class Members.

COUNT II
FOR DECLARATORY JUDGMENT

47. The Plaintiffs repeat and incorporate herein all previously well plead averments.

48. The Plaintiffs bring this count individually and on behalf of the members of the

Class who, like Plaintiffs, have reached the age that actuarially indicates a high likelihood of death but are still alive, and on behalf of those policyholders who are deceased and as to whom the proceeds of life insurance remain unpaid.

49. The Plaintiffs seek Declaratory Judgment pursuant to Ohio Revised Code Chapter 2721 that the Defendants must: 1. on a frequency of no less than annually, determine which of the Class Members are deceased, and, 2. pay the proceeds of the insurance contract, without first requiring further notice of death, together with that rate of interest that the Court may determine, to the beneficiaries/payees of those Class Members who are deceased.

COUNT III
FAILURE TO ACT IN GOOD FAITH AND TO ENGAGE IN FAIR DEALINGS

50. The Plaintiffs repeat and incorporate herein all previously well plead averments.

51. A unique relationship exists between the Defendants and the Class Members through their contracts for life insurance. This relationship creates a positive legal duty to act in good faith and to engage in fair dealings as to all aspects of the contract and of the relationships of the Defendants to the Plaintiffs and to their Class Members.

52. The Defendants have breached and continue to breach their duties of good faith and fair dealings when they have failed to pay benefits that became due upon deaths of Class Members that could have been ascertained upon ordinary effort, and when they failed to make such determinations of actual deaths on at least an annual basis.

53. The failure of the Defendants to make reasonable inquiry of death where there exists a greater than 70% probability (or such lesser probability of death as the Court should order) that its insureds are deceased constitutes a breach of the duties of good faith and fair dealings.

54. The Defendants breached their duties when they failed to determine, on no less

than an annual basis, reasonable ages predicting presumed deaths.

55. As a result, the failures to determine actual deaths, even those for whom no proof of loss was provided, have caused funds to be withheld without justification by the Defendants when those funds should have been paid to the beneficiaries or payees of the Class Members.

56. These funds wrongfully withheld from the Class Members, within the Class Period are held by the Defendants, in trust.

57. As a result of the breaches as herein alleged, the Plaintiffs and the Class Members are entitled to damages in an amount equal to the unpaid proceeds, plus appropriate interest, reasonable fees and expenses, and such other and further relief as may be equitable.

COUNT IV
UNJUST ENRICHMENT

58. The Plaintiffs repeat and incorporate herein all previously well plead averments.

59. Defendants failed to make a reasonable inquiry of death where there exists and/or existed a greater than 70% probability (or such lesser probability of death as the Court should determine) that their insureds were deceased, and therefore, they have caused funds to be held by Defendants which should have been paid out as proceeds of the insurance contracts to or for the Class Members' beneficiaries or payees.

60. By their failures to pay the proceeds of the insurance contracts, the Defendants wrongfully retained the proceeds that were owing to the Class Members' beneficiaries or payees.

61. By not determining the actual deaths of the Class Members, the Defendants wrongfully retained all such proceeds and by thereby failing to pay out death benefits that were owing, the Defendants were unjustly enriched.

62. The Defendants have been unjustly enriched at the Class Members' expense. Accordingly, the Defendants hold all such funds in trust for the benefit of the Class Members.

63. The Defendants are obligated to those Class Members who are deceased and their beneficiaries and/or payees for insurance proceeds, interest at the appropriate rate of interest, fees and expenses, and for such other and further relief as may be equitable.

PRAYER FOR RELIEF

Plaintiff Stanley Andrews and Plaintiff Donald C. Clark pray that this Court grant the following relief in favor of Plaintiffs and their Class Members against the Defendants:

1. Grant Mandatory Injunctive Relief ordering that the Defendants: 1. at a mortality probability of greater than 70%, or such lesser probability of death as this Court should determine, and on a frequency of no less than annually, make reasonable inquiry to determine the life-status of Class Members; 2. pay all death proceeds owing upon the deaths of Class Members at the Court-determined appropriate rate of interest from the date of actual death; and, 3. to do so regardless of a proof of loss or other required claim.

2. Grant Declaratory Judgment Relief, pursuant to R.C. Chapter 2721, ordering that the Defendants have a duty: 1. to make the necessary calculations, on a frequency no less than annually, to determine which of the Class Members are deceased; and, 2. to pay the proceeds of the insurance contracts for deceased Class Members without any further notice of death or proof of loss claim, together with the appropriate calculation of damages arising out of the retention of those funds;

3. Enter judgment in favor of Plaintiffs and the members of their Class against the Defendants for actual damages, punitive damages, costs, reasonable attorneys' fees, and for pre and post judgment interest at the highest rate that the Defendants have historically enjoyed;


4. Certify this matter as a class action and enter judgment in favor of the Class Members against the Defendants for actual damages, punitive damages, costs, reasonable

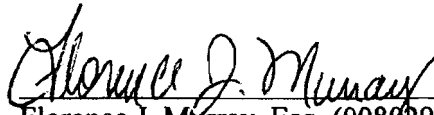
attorneys fees, and appropriate interest; and,

5. Grant such and further relief as may be equitable.

JURY DEMAND

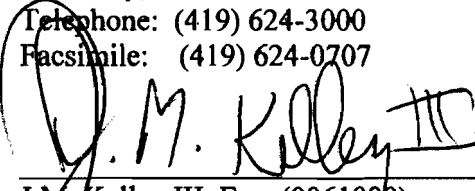
Plaintiffs hereby demand trial by jury on all such matters as may properly be submitted to a jury.

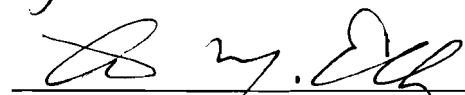

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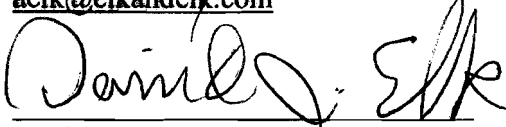

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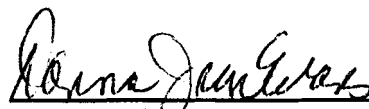

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Attorneys for Plaintiff

PRAECIPE TO THE CLERK

Please cause the Complaint and the Motion to Transfer to the Commercial Docket to be served upon each Defendant at each of the addresses stated in the caption. Said service is to be by certified mail.



Donna A. Evans, Esq. (0072306)
MURRAY & MURRAY CO., L.P.A.

Attorney for Plaintiff



NATIONWIDE LIFE INSURANCE COMPANY

Home Office: One Nationwide Plaza
Columbus, Ohio 43216

PLEASE READ YOUR POLICY CAREFULLY

This Policy is a legal contract between you and us.

INSURING AGREEMENT

We issue this Policy in consideration of your application and the payment of the Initial Premium.

We agree to pay the Death Proceeds to the Beneficiary upon receiving proof that the Insured has died while this Policy is in force and before the Maturity Date.

We agree to pay the Maturity Proceeds to you if the Insured is living on the Maturity Date.

You, the Owner, and we, the Company, are bound by the conditions and provisions of this Policy.

ONE YEAR RIGHT TO EXAMINE

To be certain that you are satisfied with this Policy, you have a one year right to examine it. Within one year after you receive the Policy, you may return it to our Home Office or to the agent who delivered it. We will then void the Policy as if it had never been in force and refund all premiums paid.

Thank you for relying on us.

If you have any questions about your Policy or need more insurance service contact your agent or write to our Home Office.

Signed at the Home Office of the Nationwide Life Insurance Company, One Nationwide Plaza, Columbus, Ohio, on the Policy Date.

Secretary

President

MODIFIED SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY

* Limited Premium Flexibility * Death Proceeds payable at Insured's death prior to Maturity Date * Maturity Proceeds payable on the Maturity Date * Not eligible for dividends

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FORMS VL0L-2

LIFE 3729

POLICY DATA PAGE

PREMIUM INFORMATION:

INITIAL PREMIUM	\$15,449.61
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COVERAGE INFORMATION:

INITIAL SPECIFIED AMOUNT	\$43,431.94
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MATURITY DATE	MARCH 17, 2029
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SCHEDULE OF BENEFITS

FORM NUMBER	BENEFIT	AMOUNT	COVERAGE	
			STARTS	STOPS *
VL0L-2	MODIFIED SINGLE PREMIUM UNIVERSAL LIFE			
	INITIAL SPECIFIED AMOUNT	\$43,431.94	03/17/1992	03/17/2029
	RATE CLASS:	STANDARD-SIMPLIFIED		
	RATE CLASS MULTIPLE:	1.00		
	RATE TYPE:	NON-SMOKER		

* COVERAGE MAY EXPIRE PRIOR TO THE DATES SHOWN IF THE INITIAL SINGLE PREMIUM PLUS ANY ADDITIONAL PREMIUMS PAID ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATES. PLEASE SEE "CONTINUATION OF INSURANCE PROVISION".

ISSUE INFORMATION:

INSURED	STANLEY J ANDREWS	INSURED'S	
OWNER	STANLEY J ANDREWS	ISSUE AGE	58
POLICY NUMBER	B300086550	SEX	MALE
POLICY DATE	MARCH 17, 1992	RATE CLASS	STANDARD-SIMPLIFIED
		RATE TYPE	NON-SMOKER

INSURED STANLEY J. ANDREWS

POLICY NUMBER B300086550

POLICY DATA PAGE

INITIAL SPECIFIED AMOUNT
SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	\$1,313.22	6	\$1,081.47
2	\$1,313.22	7	\$926.98
3	\$1,235.97	8	\$772.48
4	\$1,235.97	9	\$617.98
5	\$1,158.72	10+	\$0.00

GUARANTEED INTEREST CREDITING RATES (PER ANNUM)

		APPLIED
NON-LOANED ACCUMULATED VALUE	6.00% FIRST YEAR 4.00% THEREAFTER	TO NON-LOANED ACCUMULATED VALUE
PREFERRED POLICY LOANS	7.00% FIRST YEAR 5.50% THEREAFTER	TO ANY PREFERRED POLICY LOANS
REGULAR POLICY LOANS	4.50% ALL YEARS	TO ANY REGULAR POLICY LOANS

GUARANTEED POLICY LOAN INTEREST RATE (PER ANNUM)

MAXIMUM POLICY LOAN RATE	7.00%	TO TOTAL POLICY INDEBTEDNESS
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INSURED STANLEY J ANDREWS

POLICY NUMBER B300086550

POLICY DATA PAGE

TABLE OF MINIMUM VALUES

SURRENDER AND CONTINUATION OF INSURANCE VALUES SHOWN BELOW ARE CALCULATED ACCORDING TO THE PROVISIONS OF THIS POLICY. THE VALUES IN THIS TABLE ARE BASED ON THE FOLLOWING ASSUMPTIONS:

- THE INITIAL SINGLE PREMIUM IS RECEIVED BY US ON THE POLICY DATE. NO ADDITIONAL PREMIUM PAYMENTS ARE MADE.
- THE SPECIFIED AMOUNT IS NOT CHANGED.
- THERE ARE NO POLICY LOANS.
- GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES AND GUARANTEED MINIMUM INTEREST RATE OF 6.00% IN THE FIRST POLICY YEAR AND 4.00% THEREAFTER ARE USED IN THE CALCULATION OF THESE VALUES.

IF DIFFERENT ASSUMPTIONS ARE USED, DIFFERENT VALUES WILL RESULT. VALUES DURING A POLICY YEAR WILL BE DETERMINED ON A BASIS CONSISTENT WITH THAT USED TO CALCULATE VALUES AT THE END OF THE POLICY YEARS.

END OF POLICY YEAR	ATTAINED AGE OF INSURED	GUARANTEED MINIMUM CASH SURRENDER OR LOAN VALUE	CONTINUATION OF YEARS	INSURANCE MONTHS#
1	59	\$15,449.61	18	3
2	60	\$15,449.61	17	3
3	61	\$15,449.61	16	3
4	62	\$15,449.61	15	3
5	63	\$15,449.61	14	3
6	64	\$15,463.53	13	3
7	65	\$15,557.88	12	3
8	66	\$15,566.93	11	3
9	67	\$15,476.90	10	3
10	68	\$15,735.55	9	3
11	69	\$15,241.01	8	3
12	70	\$14,584.33	7	3
13	71	\$13,728.55	6	3
14	72	\$12,625.35	5	3
15	73	\$11,209.97	4	3
16	74	\$9,401.77	3	3
17	75	\$7,101.57	2	3
18	76	\$4,187.69	1	3
19	77	\$504.22	0	3
20	78	(*)	0	0

INSURED STANLEY J. ANDREWS

POLICY NUMBER B300086550

POLICY DATA PAGE

TABLE OF MINIMUM VALUES

END OF POLICY YEAR	ATTAINED AGE OF INSURED	GUARANTEED MINIMUM CASH SURRENDER OR LOAN VALUE	CONTINUATION OF YEARS	INSURANCE MONTHS#
21	79	(*)	0	0
22	80	(*)	0	0
23	81	(*)	0	0
24	82	(*)	0	0
25	83	(*)	0	0

* THE POLICY WILL LAPSE UNLESS ADDITIONAL PREMIUMS ARE PAID

BASIS OF COMPUTATION

MORTALITY TABLE: COMMISSIONERS MALE NON-SMOKER 1980 EXTENDED TERM
MORTALITY TABLE AGE LAST BIRTHDAY

INTEREST RATE: 4.00% ANNUAL EFFECTIVE RATE

POLICY NUMBER B300086550

POLICY DATA PAGE

TABLE OF GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES PER \$1,000

ATTAINED AGE	RATE	ATTAINED AGE	RATE	ATTAINED AGE	RATE
0	0.28545	35	0.20689	70	4.03589
1	0.14848	36	0.21446	71	4.48483
2	0.14514	37	0.22447	72	5.00548
3	0.14347	38	0.23532	73	5.59747
4	0.14013	39	0.24700	74	6.25318
5	0.13590	40	0.26125	75	6.95944
6	0.13179	41	0.27794	76	7.71129
7	0.12767	42	0.29886	77	8.50421
8	0.12511	43	0.32145	78	9.34386
9	0.12428	44	0.34648	79	10.25772
10	0.12511	45	0.37491	80	11.27720
11	0.13018	46	0.40507	81	12.43538
12	0.13930	47	0.43780	82	13.75908
13	0.15181	48	0.47374	83	15.24949
14	0.16600	49	0.51314	84	16.88564
15	0.18102	50	0.55764	85	18.63742
16	0.19526	51	0.60868	86	20.48492
17	0.20605	52	0.66745	87	22.40789
18	0.21446	53	0.73552	88	24.39964
19	0.21946	54	0.81110	89	26.49421
20	0.22107	55	0.89526	90	28.72914
21	0.20111	56	0.98705	91	31.16715
22	0.19854	57	1.08480	92	33.92029
23	0.19526	58	1.19281	93	37.29892
24	0.19193	59	1.31536	94	42.04631
25	0.18775	60	1.45161	95	49.67535
26	0.18525	61	1.60325		
27	0.18352	62	1.77896		
28	0.18269	63	1.97804		
29	0.18269	64	2.19977		
30	0.18352	65	2.44343		
31	0.18609	66	2.70742		
32	0.18936	67	2.99128		
33	0.19443	68	3.30096		
34	0.20021	69	3.64465		

ACTUAL MONTHLY COST OF INSURANCE RATES WILL BE DETERMINED BY US BASED ON OUR EXPECTATIONS AS TO FUTURE EXPERIENCES. HOWEVER, THE ACTUAL COST OF INSURANCE RATES WILL NOT BE GREATER THAN THOSE SHOWN ABOVE. THE GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES SHOWN ABOVE ARE BASED ON THE COMMISSIONERS MALE NON-SMOKER 1980 EXTENDED TERM MORTALITY TABLE AGE LAST BIRTHDAY.

DEFINITIONS

ACCUMULATED VALUE	The Accumulated Value is the dollar amount used to compute your Net Surrender Value. Refer to the "Nonforfeiture Provisions" for details.
AGE	
ATTAINED AGE	Attained Age is the Issue Age plus the number of full years since your Policy was issued.
ISSUE AGE	Issue Age is the Insured's age on the last birthday before the Policy Date. It is shown on the Policy Data Page.
BENEFICIARY	The Beneficiary is the person to whom the Death Proceeds are paid when the Insured dies. The Beneficiary is named in the application, unless changed.
CASH SURRENDER VALUE	The Cash Surrender Value is the Accumulated Value minus any Surrender Charge.
COMPANY	The Company is the Nationwide Life Insurance Company. "We," "our," and "us" refer to the Company.
CONTINGENT BENEFICIARY	The Contingent Beneficiary will become the Beneficiary if the named Beneficiary dies prior to the date of the death of the Insured. The Contingent Beneficiary is named in the application, unless changed.
CONTINGENT OWNER	The Contingent Owner will become the Owner if the named Owner dies prior to the date of the death of the Insured. The Contingent Owner is named in the application, unless changed.
DEATH PROCEEDS	The Death Proceeds means the amount of money payable to the Beneficiary if the Insured dies while this Policy is in force. Refer to the "Death Benefit Provisions" for details.
INDEBTEDNESS	Indebtedness is any amount you owe us as a result of a Policy Loan -- principal amount plus accrued interest.
INITIAL PREMIUM	The Initial Premium is the premium required for coverage to become effective on the Policy Date. It is shown on the Policy Data Page.
INITIAL PREMIUM RECEIPT DATE	The Initial Premium Receipt Date is the later of the Policy Date or the date we receive the Initial Premium at our Home Office.
INSURED	The Insured is the person whose life is covered by this insurance Policy and named in the application.
MATURITY DATE	The Maturity Date is the Policy Anniversary on or next following the Insured's 95th birthday.
MATURITY PROCEEDS	Maturity Proceeds is the amount of money payable to you on the Maturity Date if your Policy is still in force. The Maturity Proceeds will be equal to the amount of Accumulated Value, less any Indebtedness.

MONTHLY ANNIVERSARY DAY	The Monthly Anniversary Day is the same day as the Policy Date for each succeeding month.
NET SURRENDER VALUE	The Net Surrender Value is the Cash Surrender Value minus any Indebtedness.
OWNER	The Owner is as stated in the application unless later changed and endorsed on this Policy. "You" or "your" refer to the Owner of this Policy.
POLICY ANNIVERSARY	The Policy Anniversary is the same day and month as the Policy Date for each succeeding year.
POLICY DATE	The Policy Date is the date your Policy is scheduled to start. It is shown on the Policy Data Page. Policy years and policy months are measured from the Policy Date.
PROCEEDS	The Proceeds are the amount payable on the Maturity Date, on the surrender of this Policy prior to the Maturity Date, or upon the death of the Insured.
SPECIFIED AMOUNT	Specified Amount is a dollar amount used to determine the death benefit of your Policy. It is shown on the Policy Data Page.

GENERAL POLICY PROVISIONS

ENTIRE CONTRACT	<p>The entire contract consists of this Policy, any endorsements, and the attached copy of any written application, including any written supplemental applications.</p> <p>Any agreement to alter this contract must be in writing on our official forms and signed by our President or Secretary. We will not be bound by any promise or representations made by any agent or other persons.</p>
APPLICATION	All statements made in an application are considered representations and not warranties. In issuing this Policy, we have relied on the statements made in an application to be true and complete. No such statement will be used to void the Policy or deny a claim unless that statement is a material misrepresentation.
INCONTESTABILITY	<p>We will not contest payment of the Death Proceeds based on the Initial Specified Amount after this Policy has been in force during the Insured's lifetime for 2 years from the Policy Date.</p> <p>We will not contest payment of the Death Proceeds based on any increase in the Specified Amount (issued after the Policy Date) after such an increase has been in force during the Insured's lifetime for 2 years from its effective date.</p>
SUICIDE	<p>If the Insured commits suicide, while sane or insane, within 2 years from the Policy Date, we will not pay the Proceeds normally payable on the Insured's death. Instead, we will pay the Beneficiary an amount equal to all premiums paid prior to the Insured's death, less any Indebtedness.</p> <p>If the Insured commits suicide, while sane or insane, within 2 years from the effective date of any increase in the Specified Amount, our liability with respect to such an increase will be limited to its cost.</p>

**ERROR IN AGE
OR SEX**

If the age or sex of the Insured has been misstated, all payments and benefits under the Policy will be those which the premium paid would have purchased at the Insured's correct age and sex.

Where required, we have given the insurance regulator a detailed statement of how we will make these adjustments.

**PAYMENT OF
PROCEEDS**

Unless an optional mode of settlement is elected, the Death Proceeds will be paid in one sum to the Beneficiary. Unless an optional mode of settlement is elected, any Proceeds payable on the Maturity Date or upon surrender of this Policy will be paid in one sum to you.

**EFFECTIVE DATE
OF COVERAGE**

The effective date of coverage of any person insured under your Policy is as follows:

1. The Policy Date is the effective date for all coverage provided in the original application.
2. For any increase or addition to coverage, the effective date will be the Monthly Anniversary Day on or next following the date we approve the supplemental application.
3. For any insurance that has been reinstated, the effective date is the Monthly Anniversary Day on or next following the date we approve the application for reinstatement.

TERMINATION

All coverage under your Policy will terminate when any one of the following events occur:

1. you request in writing that coverage terminate;
2. the Insured dies;
3. the Policy matures; or
4. the Grace Period ends.

**PRIVILEGE OF
EXCHANGE**

You may exchange this Policy for another plan of insurance, subject to our approval. You must furnish any evidence of insurability we require and pay all costs associated with the exchange.

ANNUAL REPORT

We will send you a report at least once a year, which shows the current Accumulated Value, Net Surrender Value, amount of insurance, premiums paid, all changes since the last report and outstanding Policy Loans.

The report will also include any other information required by state laws and regulations. We will mail this report to your last known address.

NONPARTICIPATION

This is a nonparticipating Policy on which no dividends are payable. This Policy will not share in our profits or surplus earnings.

**ILLUSTRATION OF
BENEFITS AND
VALUES**

We will provide a projection of illustrative future benefits and values under this Policy at any time. Your written request and payment of a service fee set by us at the time of the request will be required.

OWNER, BENEFICIARY, AND ASSIGNMENT PROVISIONS

OWNERSHIP

While the Insured is living, all rights in your Policy belong to you. Your rights in your Policy belong to your estate if you die before the Insured and there is no Contingent Owner.

You may name a Contingent Owner or a new Owner at any time while the Insured is living. If a new Owner is named, any earlier designation is automatically revoked. Any change must be in a written form satisfactory to us and recorded at our Home Office. Once recorded, the change will take effect as of the date you signed it. It will not affect any payment made or action taken by us before it was recorded. We may require that you send us your Policy for endorsement before making a change.

BENEFICIARY

The Beneficiary and Contingent Beneficiary on the Policy Date are named in the application. More than one Beneficiary or Contingent Beneficiary may be named. If more than one Beneficiary is alive when the Insured dies, we will pay them in equal shares, unless you have provided otherwise.

If any Beneficiary dies before the Insured, that Beneficiary's interest will be paid to any surviving Beneficiaries or Contingent Beneficiaries according to their respective interests, unless you have provided otherwise. If no Beneficiary is living at the Insured's death, we will consider you or your estate to be the Beneficiary.

While the Insured is living, you may change any Beneficiary or Contingent Beneficiary. Any change must be in a written form satisfactory to us and recorded at our Home Office. Once recorded, the change will take effect as of the date you signed it. It will not affect any payment made or action taken by us before it was recorded. We may require that you send us your Policy for endorsement before making a change.

ASSIGNMENT

While the Insured is living, you may assign all rights under your Policy. We will not be bound by any assignment unless it is in writing and is recorded at our Home Office.

An assignment will not affect any payments made or actions taken by us before we record it. We will not be responsible for the sufficiency or validity of any assignment.

The assignment will be subject to any Indebtedness owed to us before it was recorded. The interest of any Beneficiary will be subject to the rights of any assignee of record at our Home Office.

PREMIUM PROVISIONS

PREMIUM PAYMENTS

The initial premium is due on the Policy Date. It will be credited as of the Initial Premium Receipt Date. Insurance will not be effective until the initial premium is paid. Other premiums may be paid at anytime while your Policy is in force subject to the limits described below.

You may pay the initial premium to us at our Home Office or to an authorized registered representative. All premiums after the first are payable at our Home Office. A receipt, signed by our President or Secretary, will be furnished upon request.

LIMITS

Additional premium payments under the Policy will be permitted only under the following circumstances:

1. An additional premium payment is required to keep the Policy in force subject to the Grace Period Provisions.
2. Additional premium payments of at least \$1,000 may be made at any time provided

the premium limits prescribed by the Internal Revenue Service to qualify the Policy as a life insurance contract are not violated.

Payment of additional premiums may be made at any time, and if accepted may increase the Specified Amount of insurance. However, the Company reserves the right to require satisfactory evidence of insurability before accepting any additional premium payment which results in an increase in the net amount at risk. If the payment causes an increase in the Specified Amount, we will send you new Policy Data Pages.

GRACE PERIOD

If the Net Surrender Value on a Monthly Anniversary Day is not sufficient to cover any policy charges which are due but unpaid, a grace period of 61 days will be allowed for the payment of sufficient premium to keep your Policy in force. We will send you a notice at the start of the Grace Period at your last known address. The Grace Period will end 61 days after we mail you the notice.

If sufficient premium is not paid by the end of the Grace Period, the Policy will terminate without value. A minimum of 3 times the Guaranteed Cost of Insurance charge must be paid. If the Insured dies during the Grace Period, we will pay the Death Proceeds.

REINSTATEMENT

If the Grace Period has ended and you have not paid the required premium and have not surrendered your Policy for its Net Surrender Value, you may reinstate your Policy if you:

1. submit a written request at any time within 3 years after the end of the Grace Period and prior to the Maturity Date;
2. provide evidence of insurability satisfactory to us;
3. pay sufficient premium to cover the cost of all Policy charges that were due and unpaid during the Grace Period;
4. pay sufficient premium to keep the Policy in force for 3 months from the date of reinstatement; and
5. pay or reinstate any Indebtedness against the Policy which existed at the end of the Grace Period.

The effective date of a reinstated policy will be the Monthly Anniversary Day on or next following the date the application for reinstatement is approved by us.

If your Policy is reinstated, the Accumulated Value on the date of reinstatement, but prior to applying any premiums or loan repayments received, will be set equal to the appropriate Surrender Charge. Such Surrender Charge will be based on the length of time from the Policy Date to the effective date of the reinstatement.

DEATH BENEFIT PROVISIONS

DEATH BENEFIT

If the Insured dies while the Policy is in force, your Policy will provide a death benefit. While the Policy is in force, the death benefit will be the greater of:

1. The Specified Amount on the date of death, or
2. The Applicable Percentage of the Accumulated Value on the date of death.

The Applicable Percentage of the Accumulated Value vary by Attained Age and are shown in the following table.

APPLICABLE PERCENTAGE OF ACCUMULATED VALUE TABLE

Attained Age	Percentage of Accumulated Value	Attained Age	Percentage of Accumulated Value	Attained Age	Percentage of Accumulated Value
0-40	250%	60	130%	80	105%
41	243%	61	128%	81	105%
42	236%	62	126%	82	105%
43	229%	63	124%	83	105%
44	222%	64	122%	84	105%
45	215%	65	120%	85	105%
46	209%	66	119%	86	105%
47	203%	67	118%	87	105%
48	197%	68	117%	88	105%
49	191%	69	116%	89	105%
50	185%	70	115%	90	105%
51	178%	71	113%	91	104%
52	171%	72	111%	92	103%
53	164%	73	109%	93	102%
54	157%	74	107%	94	101%
55	150%	75	105%	95	100%
56	146%	76	105%		
57	142%	77	105%		
58	138%	78	105%		
59	134%	79	105%		

DEATH PROCEEDS

The actual amount of money payable to the Beneficiary if the Insured dies while your Policy is in force is called the Death Proceeds. The Death Proceeds equals (1), minus (2), minus (3), where:

1. is the death benefit provided by your Policy;
2. is any Indebtedness; and
3. is any due and unpaid Policy charges accruing during a grace period.

We will pay the Death Proceeds to the Beneficiary after we receive at our Home Office proof of death satisfactory to us and such other information as we may reasonably require. The Death Proceeds will be adjusted under certain conditions. Refer to the Incontestability, Suicide, and Error in Age or Sex Provisions.

NONFORFEITURE PROVISIONS

ACCUMULATED VALUE

The Accumulated Value on the Initial Premium Receipt Date is equal to the Initial Premium. On each Monthly Anniversary Day, the Accumulated Value will be calculated as follows:

1. the Accumulated Value on the preceding Monthly Anniversary Day; plus
2. one month's interest on item (1), plus
3. any additional premiums received since the preceding Monthly Anniversary Day; plus
4. pro rata interest to this Monthly Anniversary Day on item (3); minus
5. any applicable monthly deduction for the cost of insurance for the month following the Monthly Anniversary Day.

Policy to be sent to us for endorsement before we pay the full Net Surrender Value. The Net Surrender Value will be paid in cash or under an elected optional mode of settlement. All coverage will end on the date we receive the written request.

If surrender is requested within 30 days after a Policy Anniversary, the Net Surrender Value will not be less than the Net Surrender Value on that anniversary, less any Policy Loans made on or after such anniversary. We reserve the right to defer the payment of the Net Surrender Value for the period permitted by law, but not for more than 6 months after receipt of written request for surrender.

**BASIS OF
COMPUTATIONS**

The basis for calculation of Minimum Cash Surrender Values are shown on the Policy Data Pages. A detailed statement of the method of computation of Cash Surrender Values under this Policy has been filed with the Insurance Department of the state in which this Policy was delivered. Cash Surrender Values under this Policy are not less than the minimums required on the Policy Date by the state in which this Policy was delivered.

**CONTINUATION
OF INSURANCE**

If additional premium payments are not made, insurance coverage under this Policy will be continued in force. Such coverage will be continued as provided in the Grace Period Provision. This provision will not continue the Policy beyond the Maturity Date.

LOAN PROVISIONS

**MAXIMUM LOAN
VALUE**

The maximum loan value is equal to 100% of the Cash Surrender Value on the loan date less loan interest that becomes due on the next Policy Anniversary.

POLICY LOAN

After the first policy year, you may request a loan at any time while your Policy is in force. The loan must be requested in writing on a form acceptable to us. The amount of the loan and all existing loans may not be more than the maximum loan value as of the loan date. The loan date is the date we process the loan. The smallest loan we will make is the minimum loan amount. The minimum loan amount is \$500. The loan will be made upon the sole security of the Policy and proper assignment of your Policy to us.

**POLICY LOAN
CLASSIFICATION**

Each policy loan and any policy loan interest which becomes due and is unpaid will be classified as either a Preferred Loan or a Regular loan. Any such amounts which are less than or equal to the Accumulated Value less the total premium payments less any existing Policy Indebtedness will be classified as Preferred loans. Any additional amounts will be classified as Regular loans.

LOAN INTEREST

The loan interest rate is 7% per year. Interest is charged daily and payable at the end of each policy year. Unpaid interest will be added to the existing Indebtedness as of the due date and will be charged interest at the same rate as the rest of the loan.

LOAN REPAYMENT

All or part of a loan may be repaid to us at any time while your Policy is in force during the Insured's lifetime. Any payment intended as a loan repayment, rather than a premium payment, must be identified as such. Each repayment must be at least \$250.

Any Indebtedness that exists at the end of the Grace Period may not be repaid unless this Policy is reinstated.

**TERMINATION
OF POLICY**

If the total Indebtedness ever equals or exceeds the Cash Surrender Value, this Policy will terminate without value, as described in the Grace Period Provision.

OPTIONAL MODES OF SETTLEMENT PROVISIONS

Proceeds may be paid in a lump sum. Optional modes of settlement are also available. One or a combination of settlement options may be chosen. A settlement option may be chosen only if the total amount placed under the option is at least \$2,000.00 and each payment is at least \$20.00.

On any day other than a Monthly Anniversary Day, the Accumulated Value will be:

1. the Accumulated Value on the preceding Monthly Anniversary Day; plus
2. any additional premiums received since the preceding Monthly Anniversary Day; plus
3. pro rata interest to date on items (1) and (2).

**MONTHLY COST
OF INSURANCE**

A deduction may be made on each Monthly Processing Day for the monthly cost of insurance. This monthly deduction, if taken, will be determined by multiplying the monthly cost of insurance rate by the net amount at risk. The net amount at risk is determined as the death benefit at the beginning of the policy month divided by 1.00327374, less the Accumulated Value at the beginning of the policy month. At no time will the monthly cost of insurance rate exceed those shown in the table of Guaranteed Maximum Insurance Rates on the Policy Data Page.

If there have been increases in the Specified Amount, then the Accumulated Value shall be first considered a part of the initial Specified Amount. If the Accumulated Value exceeds the initial Specified Amount, it shall then be considered a part of additional increases in Specified Amounts resulting from increases in the order of the increases.

These guaranteed maximum monthly cost of insurance rates vary based on Attained Age, sex, smoker classification and issue class. For all policies issued on a Standard - Simplified basis, maximum rates are based on the commissioners 1980 Extended Term Mortality Table, Age Last Birthday. For all policies issued on a Standard - Preferred basis, maximum rates are based on the commissioners 1980 Standard Ordinary Mortality Table, Age Last Birthday. For all policies issued on a Substandard basis, maximum rates will be based on appropriate percentage multiples of the Commissioners 1980 Standard Ordinary Mortality Table, Age Last Birthday. Smoker classification and issue class are shown on the Policy Data Pages. Where required, we have given the insurance regulator a detailed statement of how we calculate maximum cost of insurance charges.

Instead of making a monthly deduction for cost of insurance charges, the Company reserves the right to be compensated for the cost of insurance by reflecting such cost on an aggregate basis in determining the current interest crediting rate.

**INTEREST
RATE**

The guaranteed minimum interest rates used in calculating Accumulated Values are shown on the Policy Data Pages. Interest in excess of these guaranteed rates may be used in the calculation of Accumulated Values. The current interest rate will be guaranteed to the end of the month following the first Policy Anniversary. Annually thereafter, any excess interest rates will be guaranteed for the following twelve months. Where required, we have filed our method for determining current interest rates with the Insurance Department in which this Policy was delivered.

**SURRENDER
CHARGE**

The surrender charge is taken from the Accumulated Value. The amount and duration of the surrender charges are shown in the Table of Surrender Charges on the Policy Data Page.

Any additional premium payments accepted that result in an increase in the Specified Amount will result in additional surrender charges. In these situations, we will provide you with new Policy Data Pages.

During the first ten policy years, the Cash Surrender Value will not be less than the premiums paid less any outstanding Policy Indebtedness.

**NET SURRENDER
VALUE**

This Policy may be surrendered at any time while it is in force. You must submit a written request. The Net Surrender Value of this Policy on the date of surrender is equal to:

1. the Accumulated Value;
2. minus any Indebtedness; and
3. minus any surrender charge, as defined above.

The date of surrender will be the date we receive the written request. We may require this

A settlement option election may be changed at any time by proper written request to our Home Office. Once recorded, it will become effective on the date it was requested. We may require proof of the age and sex of any person to be paid under a settlement option. While this Policy is in force, you may choose or change settlement options at any time. If no settlement option has been chosen prior to the Insured's death, the Beneficiary may choose one. A change of Beneficiary automatically revokes any option in effect.

When Proceeds become payable under any option, a Settlement Contract is issued in exchange for this Policy. The new contract's effective date is the date of the Insured's death or the date this Policy is surrendered.

Settlement option payments are not assignable. To the extent allowed by law, settlement option payments are not subject to the claims of creditors or to legal process.

Under Options 2, 3, 4, and 5, payments will be made at the beginning of each 12, 6, 3, or 1 month interval beginning on the effective date of the Settlement Contract. Under Option 1 and 6, payments will be made at the end of every 12, 6, 3, or 1 month interval from the Settlement Contract's effective date.

Under Options 1, 2, and 4, withdrawal of any outstanding balance may be made by written request to our Home Office. No amount left with us under Option 3, 5, or 6 may be withdrawn.

Options 1, 2, 4, and the guaranteed period of Option 3, provide for payment of interest at a guaranteed minimum interest rate of 2 1/2% per year, compounded annually. Any interest to be paid in excess of this rate will be determined once a year.

**OPTION 1
INTEREST INCOME**

The Proceeds remain with us to earn interest. This interest may be left to accumulate or be paid periodically as stated above.

**OPTION 2
INCOME FOR A
FIXED PERIOD**

Proceeds remaining with us will be paid over a specified number of years (not exceeding 30 years). Each payment consists of a portion of the Proceeds plus a portion of the interest credited on the outstanding balance. The amount payable monthly for each \$1,000.00 left with us will be at least the amount shown in the Option 2 Table.

**OPTION 3
LIFE INCOME WITH
PAYMENTS
GUARANTEED**

Payments are made for a guaranteed period of 10, 15, or 20 years, and thereafter for the remainder of a payee's lifetime. The amount payable monthly for each \$1,000.00 left with us is shown in the Option 3 Table, according to the payee's sex and age on the effective date of the Option.

**OPTION 4
FIXED INCOME FOR
VARYING PERIODS**

The Proceeds may be left on deposit with us at interest with payments of a fixed amount being paid at specified intervals until principle and interest have been exhausted. The last payment will be for the balance only. The total amount payable each year may not be less than 5% of the original proceeds (i.e., not less than \$50.00 per annum of each \$1,000.00 of original proceeds).

**OPTION 5
JOINT AND
SURVIVOR LIFE
INCOME**

Equal payments will be made for the longer of the lives of two named payees. In other words, when one payee dies, the same payment continues to be paid for the remainder of the surviving payee's life. We will furnish values for other age combinations (than those shown in Option 5 Table) upon request.

**OPTION 6
ALTERNATE LIFE
INCOME**

We will use Policy Proceeds to purchase an annuity. The amount payable will be 102% of our current annuity purchase rate on the effective date of the Settlement Contract. We reserve the right to change our current annuity rates at any time. However, once this Option has been selected and the Settlement Contract issued, any revision in rates will not affect payment to a payee or payees. Upon request, we will quote the amount currently payable under this Settlement Option.

TABLES FOR SETTLEMENT OPTIONS

Monthly Installments for each \$1,000 of Proceeds
Option 2 -- Income for a Fixed Period

OPTION 2

Number of Years Specified	Amount of Each Installment	Number of Years Specified	Amount of Each Installment
1	\$84.28	16	\$6.30
2	42.66	17	6.00
3	28.79	18	5.73
4	21.86	19	5.49
5	17.70	20	5.27
6	14.93	21	5.08
7	12.95	22	4.90
8	11.47	23	4.74
9	10.32	24	4.60
10	9.39	25	4.46
11	8.64	26	4.34
12	8.02	27	4.22
13	7.49	28	4.12
14	7.03	29	4.02
15	6.64	30	3.93

Annual, semi-annual or quarterly payments are 11.853, 5.969 and 2.994 respectively times the monthly installments.

Monthly Installments for each \$1,000 of Proceeds
Option 3 -- Life Income with Installments Guaranteed

OPTION 3

Age of Payee Last Birthday		Guaranteed Period			Age of Payee Last Birthday		Guaranteed Period			Age of Payee Last Birthday		Guaranteed Period		
		Years					Years					Years		
Male	Female	10	15	20	Male	Female	10	15	20	Male	Female	10	15	20
5 & Under	10 & Under	2.54	2.54	2.53	30	35	3.11	3.10	3.09	55	60	4.78	4.62	4.39
6	11	2.55	2.55	2.55	31	36	3.15	3.14	3.12	56	61	4.90	4.71	4.45
7	12	2.57	2.56	2.56	32	37	3.18	3.18	3.16	57	62	5.01	4.80	4.52
8	13	2.58	2.58	2.58	33	38	3.23	3.22	3.20	58	63	5.14	4.90	4.59
9	14	2.60	2.59	2.59	34	39	3.27	3.26	3.24	59	64	5.26	5.00	4.65
10	15	2.61	2.61	2.61	35	40	3.31	3.30	3.28	60	65	5.40	5.10	4.71
11	16	2.63	2.63	2.62	36	41	3.36	3.35	3.32	61	66	5.54	5.20	4.77
12	17	2.65	2.64	2.64	37	42	3.41	3.39	3.36	62	67	5.68	5.30	4.83
13	18	2.66	2.66	2.66	38	43	3.46	3.44	3.41	63	68	5.83	5.40	4.89
14	19	2.68	2.68	2.68	39	44	3.51	3.49	3.46	64	69	5.99	5.50	4.94
15	20	2.70	2.70	2.70	40	45	3.57	3.54	3.50	65	70	6.16	5.61	4.99
16	21	2.72	2.72	2.72	41	46	3.63	3.60	3.55	66	71	6.33	5.71	5.03
17	22	2.74	2.74	2.74	42	47	3.69	3.66	3.60	67	72	6.50	5.81	5.07
18	23	2.77	2.76	2.76	43	48	3.76	3.72	3.66	68	73	6.68	5.90	5.11
19	24	2.79	2.79	2.78	44	49	3.82	3.78	3.71	69	74	6.86	5.99	5.14
20	25	2.81	2.81	2.80	45	50	3.89	3.84	3.77	70	75	7.05	6.08	5.17
21	26	2.84	2.83	2.83	46	51	3.97	3.91	3.82	71	76	7.23	6.16	5.19
22	27	2.86	2.86	2.85	47	52	4.04	3.98	3.88	72	77	7.42	6.24	5.21
23	28	2.89	2.88	2.88	48	53	4.12	4.05	3.94	73	78	7.61	6.30	5.23
24	29	2.92	2.91	2.91	49	54	4.21	4.12	4.00	74	79	7.79	6.37	5.24
25	30	2.94	2.94	2.93	50	55	4.29	4.20	4.07	75	80	7.97	6.42	5.25
26	31	2.97	2.97	2.96	51	56	4.38	4.28	4.13	76	81	8.14	6.47	5.26
27	32	3.01	3.00	2.99	52	57	4.48	4.36	4.19	77	82	8.31	6.51	5.26
28	33	3.04	3.03	3.02	53	58	4.57	4.44	4.26	78	83	8.46	6.54	5.27
29	34	3.07	3.07	3.06	54	59	4.68	4.53	4.32	79	84	8.61	6.57	5.27
										80 & Over	85 & Over	8.74	6.59	5.27

Monthly Installments for each \$1,000 of Proceeds
Option 5 -- Joint & Survivor Life Income

OPTION 5

Male	Female				
	50	55	60	65	70
50	3.53	3.71	3.86	4.00	4.11
55	3.62	3.86	4.09	4.30	4.48
60	3.70	4.00	4.30	4.60	4.89
65	3.77	4.11	4.48	4.89	5.30
70	3.83	4.20	4.63	5.13	5.70

NATIONWIDE LIFE
INSURANCE COMPANY

B30008655



Application for Modified Single Premium Universal Life Insurance, Page 1

P.O. Box 1559, Columbus, Ohio 43216

1. Initial Premium \$ <u>15,949.61</u>		<input type="checkbox"/> If Trial Application check here and do not detach receipt		Transaction Number	
2. PROPOSED INSURED		FIRST NAME <u>Stanley J.</u> MIDDLE INITIAL <u>Andrews</u> LAST NAME <u>Andrews</u> DATE OF BIRTH <u>[REDACTED]</u> AGE <u>[REDACTED]</u> SEX <u>M</u> <input checked="" type="checkbox"/> <u>Married</u> <input type="checkbox"/> <u>Separated</u> <input type="checkbox"/> <u>F</u> <input type="checkbox"/> <u>Single</u> <input type="checkbox"/> <u>Divorced</u> Social Security No. <u>[REDACTED]</u>		OCCUPATION <u>retired</u> HOME TELEPHONE <u>(216) 237-2412</u> BEST TIME TO CALL <u>A.M.</u> <u>P.M.</u> BUSINESS <u>()</u> <u>A.M.</u> <u>P.M.</u>	
3. OWNER (If other than Proposed Insured)		FULL NAME <u>same</u> Date of Birth <u>[REDACTED]</u> RELATIONSHIP TO INSURED <u>[REDACTED]</u> ADDRESS <u>[REDACTED]</u> SOCIAL SEC. OR TAX ID NUMBER <u>[REDACTED]</u>		FULL NAME <u>[REDACTED]</u> Date of Birth <u>[REDACTED]</u> RELATIONSHIP TO INSURED <u>[REDACTED]</u> ADDRESS <u>[REDACTED]</u> SOCIAL SEC. OR TAX ID NUMBER <u>[REDACTED]</u>	
4. CO-OWNER (If any)		FULL NAME <u>[REDACTED]</u> Date of Birth <u>[REDACTED]</u> RELATIONSHIP TO INSURED <u>[REDACTED]</u> ADDRESS <u>[REDACTED]</u> SOCIAL SEC. OR TAX ID NUMBER <u>[REDACTED]</u>		FULL NAME <u>[REDACTED]</u> Date of Birth <u>[REDACTED]</u> RELATIONSHIP TO INSURED <u>[REDACTED]</u> ADDRESS <u>[REDACTED]</u> SOCIAL SEC. OR TAX ID NUMBER <u>[REDACTED]</u>	
5. Contingent Owner- if any (becomes Owner on death of Owner)		FULL NAME <u>[REDACTED]</u> Date of Birth <u>[REDACTED]</u> RELATIONSHIP TO INSURED <u>[REDACTED]</u> ADDRESS <u>[REDACTED]</u> SOCIAL SEC. OR TAX ID NUMBER <u>[REDACTED]</u>		FULL NAME <u>[REDACTED]</u> Date of Birth <u>[REDACTED]</u> RELATIONSHIP TO INSURED <u>[REDACTED]</u> ADDRESS <u>[REDACTED]</u> SOCIAL SEC. OR TAX ID NUMBER <u>[REDACTED]</u>	
6. BENEFICIARY		PRIMARY <u>Patricia A. Andrews</u> RELATIONSHIP TO INSURED <u>wife</u> CONTINGENT <u>Agnes E. Stewart</u> RELATIONSHIP TO INSURED <u>mother-in-law</u>		PRIMARY <u>Patricia A. Andrews</u> RELATIONSHIP TO INSURED <u>wife</u> CONTINGENT <u>Agnes E. Stewart</u> RELATIONSHIP TO INSURED <u>mother-in-law</u>	
7. INSURANCE INFORMATION		a. Please list the total amount of life insurance coverage currently in force on the Proposed Insured: <u>40,000</u> b. Will the insurance applied for replace existing life insurance or annuities? <u>Yes</u> <input checked="" type="checkbox"/> <u>No</u> <input type="checkbox"/> If "Yes", state company name and amount <u>N.W. LCC 6211800, LCC 3892010</u>			
8. SUPPLEMENTAL PERSONAL		a. Proposed Insured's: Height <u>5 ft. 7 in.</u> Weight <u>180 lbs.</u> Yes <input type="checkbox"/> No <input checked="" type="checkbox"/> b. Have you smoked cigarettes in the past 12 months? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No c. Do you engage in or intend to engage in flying as a pilot or student pilot? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No d. Do you engage in or intend to engage in sports such as automobile, motorcycle or power boat racing or mountain climbing, skydiving, scuba diving or hang gliding? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No e. Name, address, and phone number of Personal Physician <u>Dr. R. A. Devans</u> <u>7225 Old C Rd. N.W., Washington, D.C. 20413</u> f. Date last consulted, reason and results <u>4/91, elevated cholesterol</u> <u>medication was prescribed + level is down to "190"</u> g. Have you had a driver's license suspended or revoked in the past 2 years or ever been convicted for reckless or drunken driving? If "Yes", give details, driver's license # and state of issue. <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No			
9. TAX NOTICE		Request for Taxpayer Identification Number Under the Interest and Dividend Tax Compliance Act of 1983, you are required to provide us certification of the correctness of your taxpayer identification number. (For most individuals your taxpayer identification number is your Social Security Number.) If you do not provide us with your taxpayer identification number, you may be subject to a \$50 penalty imposed by the Internal Revenue Service. In addition, interest and other payments that we make to you may be subject to backup withholding. If you do not provide us with your taxpayer identification number, we will be forced to withhold 20% from interest and other payments we make to you. It is not an additional tax. Rather, the tax liability of persons subject to backup withholding will be reduced by the amount of tax withheld. If withholding results in an overpayment of taxes, a refund may be obtained. CERTIFICATION - Under the penalties of perjury, I certify that the taxpayer identification number provided on this application is correct, and I am not subject to backup withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or the (IRS) has notified me that I am no longer subject to backup withholding. Signature of Policyowner <u>[Signature]</u> Date <u>2/28/92</u>			

10. MEDICAL QUESTIONS	<div style="text-align: right;">YES NO</div> <p>a. Have you ever had an application for insurance declined, postponed, rated up or limited? <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>b. Have you ever had indications of, been treated or counseled for alcoholism, drug addiction, nervous or mental disorder? <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>c. Have you ever had indications of, been treated for or taken medication for high blood pressure, epilepsy or stroke? <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>d. Have you ever had indications of, been treated for or taken medication for chest pains, heart attack or other heart disorder, diabetes, kidney disorder, lung disorder, blood disorder or any cancer or malignancy? <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>e. Have you ever received treatment for or been diagnosed as having acquired immune deficiency syndrome (AIDS), AIDS related complex (ARC) or any other immune deficiency disorder? <input type="checkbox"/> <input checked="" type="checkbox"/></p> <p>f. Within the past five years, have you had any disease, disorder, injury or operation which has not been previously mentioned? <input type="checkbox"/> <input checked="" type="checkbox"/></p>																																				
	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <th colspan="3">Details of "Yes" answers in Question 10.</th> </tr> <tr> <th style="width: 10%;">Question #</th> <th style="width: 50%;">Explanation With Date</th> <th style="width: 40%;">Doctor, Hospital-Name and Address</th> </tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </table>	Details of "Yes" answers in Question 10.			Question #	Explanation With Date	Doctor, Hospital-Name and Address																														
Details of "Yes" answers in Question 10.																																					
Question #	Explanation With Date	Doctor, Hospital-Name and Address																																			
11. SPECIAL INSTRUCTIONS	<p><i>Total proceeds of pol #s L006211500, L003892010 shall be the initial premium</i></p>																																				

I have read this application. I understand each of the questions. All of the answers and statements on this form are complete and true to the best of my knowledge. I understand that this form, amendments to it, and related medical examinations will become a part of the policy.

I understand that only the President or Secretary of the Company may make or change a contract on its behalf. No waiver or change of a contract or of any of the Company's rights or amendments shall be binding upon the Company; unless it is in writing and signed by one of such officers. No Agent of the Company, nor any medical examiner may accept risks, make or change contracts, or waive any of the Company's rights or requirements.

I agree that, except as stated in the Temporary Insurance Receipt with the same date and number as this form, any insurance approved by this Company for issue as a result of this application shall be in force only:

- When a policy shall have been issued by the Company; and received and accepted by the Owner during the lifetime of the Proposed Insured.
- If the full first premium for that policy has been paid.
- If since the application date, no change shall have occurred in the health or occupation which affects the insurability of the Proposed Insured.

a, b, and c above are subject to the policy provisions.

I authorize: any licensed physician or medical practitioner;
any hospital, clinic, or other medical or medically related facility;
any insurance company: the Medical Information Bureau;
any other organization, institution, or person who has knowledge of me
(or of any other person who is proposed for insurance on this application);

B30008655

to give that information to the Medical Director of the Nationwide Life Insurance Company or its reinsurers. This authorization, or a copy of it, will be valid for a period of not more than one year from the date it was signed. I have received the Pre-Notice form of the Fair Credit Reporting Act of 1970 and the Medical Information Bureau Disclosure form.

Signed at North Royalton, Ohio, on February 28, 1992

I certify that I have truly and accurately recorded the Proposed Insured's answers on this application and have witnessed his/her signature hereon. To the best of my (Agent's) knowledge, the insurance applied for ☒ will ☐ will not (CHECK ONE) replace any life insurance or annuity.

John E. Halberd 8376

Licensed Resident Agent Signature Agent No.

N. Scott Halberd

Signature of Proposed Insured (if over age 14)

Signature of Owner if other than Insured

No. 001016

mml E1c

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

PAGE 1 OF 3

NATIONWIDE LIFE INSURANCE COMPANY
ONE NATIONWIDE PLAZA
COLUMBUS OH 43216

PREPARATION DATE: 03/30/92
INSURED: STANLEY J ANDREWS
18692 BENNETT RD
NORTH ROYALTON
OH 44133

ADDRESS QUESTIONS JOHN E HOLLAND III CLU
REGARDING THIS 16600 SPRAGUE ROAD #165
COST DISCLOSURE
STATEMENT TO:

MIDDLEBURG HEIGHTS
OH 44130

INSURED'S
ISSUE AGE: 58
SEX: MALE
RATE CLASS: STANDARD-SIMPLIFIED
RATE TYPE: NON-SMOKER
SPECIFIED AMOUNT: \$43,431.94
MATURITY DATE: * MARCH 17, 2029

POLICY NUMBER: B300086550
POLICY DATE: MARCH 17, 1992
INITIAL PREMIUM: \$19,448.61

*NOTE: COVERAGE MAY EXPIRE PRIOR TO THE MATURITY DATE SHOWN IF THE INITIAL PREMIUM PLUS ANY ADDITIONAL PREMIUMS ARE INSUFFICIENT TO CONTINUE COVERAGE TO SUCH DATE OR IF A POLICY LOAN IS MADE. IF CURRENT VALUES CHANGE, THIS WOULD ALSO AFFECT THE COVERAGE.

THE PROJECTED POLICY VALUES IN THIS DISCLOSURE ARE BASED ON THE FOLLOWING ASSUMPTIONS:

- 1.) THE INITIAL PREMIUM IS RECEIVED BY THE COMPANY ON THE POLICY DATE. NO ADDITIONAL PREMIUMS ARE MADE.
- 2.) THE SPECIFIED AMOUNT IS NOT CHANGED.
- 3.) THERE ARE NO POLICY LOANS.
- 4.) THE VALUES SHOWN ON THE 'GUARANTEED BASIS' ASSUME
 - A. THE GUARANTEED MINIMUM ANNUAL INTEREST RATE OF 6.00% DURING THE FIRST POLICY YEAR AND 4.00% THEREAFTER IS CREDITED DAILY AFTER DEDUCTION OF COST OF INSURANCE CHARGES AND
 - B. THE GUARANTEED MAXIMUM MONTHLY COST OF INSURANCE RATES AS SHOWN IN THE POLICY.
- 5.) THE VALUES SHOWN ON THE 'CURRENT BASIS' ASSUME:
 - A. THE CURRENT (NON-GUARANTEED) ANNUAL INTEREST RATE OF 6.00% CREDITED DAILY AND,
 - B. NO CURRENT (NON-GUARANTEED) MONTHLY COST OF INSURANCE RATES AND
 - C. THESE NON-GUARANTEED RATES REMAIN THE SAME THROUGHOUT THE PROJECTION PERIOD.

DEATH BENEFITS ARE SHOWN AT THE END OF THE POLICY YEAR. SURRENDER VALUES ARE SHOWN AT THE END OF THE POLICY YEAR. THE FOLLOWING VALUES AND INDICES REFLECT THE COST OF THE BASE POLICY.

**** IMPORTANT NOTICE ****

THE PROJECTED RESULTS OF YOUR INSURANCE PROGRAM MAY CHANGE SIGNIFICANTLY WITH VARIATIONS IN THE INTEREST RATES, COST OF INSURANCE, ANY ADDITIONAL PREMIUM PAYMENTS OR POLICY LOANS. YOU SHOULD READ AND STUDY YOUR POLICY CAREFULLY.

THIS DISCLOSURE STATEMENT IS NOT AN OFFER TO CONTRACT AND DOES NOT ALTER OR MODIFY ANY POLICY.

PAGE 2 OF 3

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

CURRENT (NON-GUARANTEED) BASIS

POLICY YEAR	ANNUALIZED PREMIUM	DEATH BENEFIT	CASH SURRENDER VALUE	ACCUMULATED VALUE	CONTINUATION OF INSURANCE YEARS/MONTHS	DEATH BENEFIT	CASH SURRENDER VALUE	ACCUMULATED VALUE	CONTINUATION OF INSURANCE YEARS/MONTHS	
1	\$15,449.61	\$43,431.94	\$15,449.61	\$16,376.58	36	0	\$43,431.94	\$15,988.68	18	3
2	\$0.00	\$43,431.94	\$16,045.96	\$17,359.18	35	0	\$43,431.94	\$16,168.33	17	3
3	\$0.00	\$43,431.94	\$17,184.76	\$18,400.73	34	0	\$43,431.94	\$16,333.77	16	3
4	\$0.00	\$43,431.94	\$18,268.80	\$19,504.77	33	0	\$43,431.94	\$16,458.44	15	3
5	\$0.00	\$43,431.94	\$19,518.34	\$20,675.06	32	0	\$43,431.94	\$16,532.38	14	3
6	\$0.00	\$43,431.94	\$20,834.09	\$21,915.56	31	0	\$43,431.94	\$16,545.00	13	3
7	\$0.00	\$43,431.94	\$22,303.92	\$23,230.50	30	0	\$43,431.94	\$16,484.85	12	3
8	\$0.00	\$43,431.94	\$23,851.85	\$24,624.33	29	0	\$43,431.94	\$16,339.41	11	3
9	\$0.00	\$43,431.94	\$25,483.81	\$26,101.79	28	0	\$43,431.94	\$16,094.88	10	3
10	\$0.00	\$43,431.94	\$27,267.89	\$27,667.89	27	0	\$43,431.94	\$15,735.55	9	3
11	\$0.00	\$43,431.94	\$29,327.97	\$29,327.97	26	0	\$43,431.94	\$15,241.01	8	3
12	\$0.00	\$43,431.94	\$31,087.85	\$31,087.65	25	0	\$43,431.94	\$14,584.33	7	3
13	\$0.00	\$43,431.94	\$32,952.90	\$32,952.90	24	0	\$43,431.94	\$13,728.55	6	3
14	\$0.00	\$43,431.94	\$34,930.08	\$34,930.08	23	0	\$43,431.94	\$12,625.35	5	3
15	\$0.00	\$43,431.94	\$37,025.88	\$37,025.88	22	0	\$43,431.94	\$11,209.97	4	3
16	\$0.00	\$43,431.94	\$39,247.44	\$39,247.44	21	0	\$43,431.94	\$9,401.77	3	3
17	\$0.00	\$44,514.44	\$41,602.28	\$41,602.28	20	0	\$43,431.94	\$7,101.57	2	3
18	\$0.00	\$46,303.34	\$44,098.42	\$44,098.42	19	0	\$43,431.94	\$4,187.69	1	3
19	\$0.00	\$49,081.54	\$46,744.33	\$46,744.33	18	0	\$43,431.94	\$504.22	0	3
20	\$0.00	\$52,026.44	\$49,548.99	\$49,548.99	17	0	\$0.00	\$0.00	0	0
21	\$0.00	\$55,148.02	\$52,521.93	\$52,521.93	16	0	\$0.00	\$0.00	0	0
22	\$0.00	\$58,486.91	\$55,673.24	\$55,673.24	15	0	\$0.00	\$0.00	0	0
23	\$0.00	\$61,984.32	\$59,013.64	\$59,013.64	14	0	\$0.00	\$0.00	0	0
24	\$0.00	\$65,682.18	\$62,554.46	\$62,554.46	13	0	\$0.00	\$0.00	0	0
25	\$0.00	\$69,623.11	\$66,307.72	\$66,307.72	12	0	\$0.00	\$0.00	0	0

UNDER CURRENT (NON-GUARANTEED) RATES, THE POLICY WILL MATURE ON: MARCH 17, 2029
 UNDER GUARANTEED RATES, THE POLICY WILL LAPSE ON: JUNE 17, 2011
 THE EFFECTIVE POLICY LOAN INTEREST RATE IS 7.00%

 THIS DISCLOSURE STATEMENT IS NOT AN OFFER TO CONTRACT AND DOES NOT ALTER OR MODIFY ANY POLICY.

STATEMENT OF POLICY COST AND BENEFIT INFORMATION

5% INTEREST ADJUSTED INDICES

10 YEARS

20 YEARS

LIFE INSURANCE SURRENDER COST INDEX

GUARANTEED BASIS	\$ 18.44	***
CURRENT (NON-GUARANTEED) BASIS	\$(4.36)	\$(5.67)
EQUIVALENT LEVEL NON-GUARANTEED ELEMENT	\$ 20.80	***

LIFE INSURANCE NET PAYMENT COST INDEX

GUARANTEED BASIS	\$ 43.87	\$ 27.18
CURRENT (NON-GUARANTEED) BASIS	\$ 43.87	\$ 27.18

AN EXPLANATION OF THE INTENDED USE OF THESE INDICES IS PROVIDED IN THE LIFE INSURANCE BUYER'S GUIDE.
*** THE POLICY IS NOT IN FORCE

G1832



IMPORTANT NOTICE

In 1988, Congress passed a bill which changed the tax rules which apply to single premium and flexible premium life insurance contracts. This law created a class of life insurance policies which are now called "Modified Endowment" life insurance contracts. The policy for which you have applied will be a Modified Endowment.

This law is mostly good news since Modified Endowments continue to enjoy many of the advantages associated with traditional life insurance contracts. These include:

- Tax-deferred growth of the cash value build-up
- Policy proceeds delivered to the beneficiary income tax free upon the death of the insured
- Loans available from the policy cash values at reasonable interest rates
- A competitive rate of interest to help your values grow at a faster rate
- Safety - 100% of the values in your contract is guaranteed by Nationwide Life Insurance Company, a company rated A+ -- the highest rating available -- by the A. M. Best Company, independent analysts.

The primary change affects policy loans, collateral assignments and other pre-death distributions of the cash value of the contract. Such distributions will result in taxable income to the owner to the extent the cash value exceeds the total premiums paid into the policy. The tax law will also impose a 10% premature distribution penalty on the taxable portion of such distribution unless the policyowner is age 59 $\frac{1}{2}$ or is disabled.

Please attach this notice to your policy for future reference. And, we suggest you consult your tax advisor regarding this matter.

If you have any further questions or need additional assistance, please call us toll free:

1-800-543-3747 (All States)
249-7619 (Columbus and Vicinity)

**NOTICE CONCERNING COVERAGE
LIMITATIONS AND EXCLUSIONS UNDER THE
OHIO LIFE AND HEALTH INSURANCE
GUARANTY ASSOCIATION ACT**

Residents of Ohio who purchase life insurance, annuities or health insurance should know that the insurance companies licensed in this state to write these types of insurance are members of the Ohio Life and Health Insurance Guaranty Association. The purpose of this association is to assure that policy – holders will be protected, within limits, in the unlikely event that a member insurer becomes financially unable to meet its obligations. If this should happen, the Guaranty Association will assess its other member insurance companies for the money to pay the claims of insured persons who live in this state and, in some cases, to keep coverage in force. The valuable extra protection provided by these insurers through the Guaranty Association is not unlimited, however. And, as noted in the box below, this protection is not a substitute for consumers' care in selecting companies that are well – managed and financially stable.

The Ohio Life and Health Insurance Guaranty Association may not provide coverage for this policy. If coverage is provided, it may be subject to substantial limitations or exclusions, and require continued residency in Ohio. You should not rely on coverage by the Ohio Life and Health Insurance Guaranty Association in selecting an insurance company or in selecting an insurance policy.

Coverage is NOT provided for your policy or any portion of it that is not guaranteed by the insurer or for which you have assumed the risk, such as a variable contract sold by prospectus. You should check with your insurance company representative to determine if you are only covered in part or not covered at all.

Insurance companies or their agents are required by law to give or send you this notice. However, insurance companies and their agents are prohibited by law from using the existence of the guaranty association to induce you to purchase any kind of insurance policy.

OHIO LIFE AND HEALTH INSURANCE GUARANTY ASSOCIATION
1840 Mackenzie Drive
Columbus, Ohio 43220

OHIO DEPARTMENT OF INSURANCE
2100 Stella Court
Columbus, Ohio 43268 – 0555

The state law that provides for this safety – net coverage is called the Ohio Life and Health Insurance Guaranty Association Act. On the back of this page, is a brief summary of this law's coverages, exclusions and limits. This summary does not cover all provisions of the law; nor does it in any way change anyone's rights or obligations under the act or the rights or obligations of the guaranty association.

COVERAGE

Generally, individuals will be protected by the Life and Health Insurance Guaranty Association if they live in Ohio and hold a life or health insurance contract, annuity contract, unallocated annuity contract, or if they are insured under a group insurance contract, issued by a member insurer. The beneficiaries, payees or assignees of insured persons are protected as well, even if they live in another state.

EXCLUSIONS FROM COVERAGE

However, persons holding such policies are not protected by this Association if:

- they are eligible for protection under the laws of another state (this may occur when the insolvent insurer was incorporated in another state whose guaranty association protects insureds who live outside that state);
- the insurer was not authorized to do business in this state;
- their policy was issued by a medical, health or dental care corporation, an HMO, a fraternal benefit society, a mutual protective association or similar plan in which the policy holder is subject to future assessments, or by an insurance exchange.

The Association also does not provide coverage for:

- any policy or portion of a policy which is not guaranteed by the insurer or for which the individual has assumed the risk, such as a variable contract sold by prospectus;
- any policy of reinsurance (unless an assumption certificate was issued);
- interest rate yields that exceed an average rate;
- dividends;
- credits given in connection with the administration of a policy by a group contract holder;
- employers' plans to the extent they are self-funded (that is, not insured by an insurance company, even if an insurance company administers them).

LIMITS ON AMOUNT OF COVERAGE

The act also limits the amount the Association is obligated to pay out: The Association cannot pay more than what the insurance company would owe under a policy or contract. Also, for any one insured life, the Association will pay a maximum of \$300,000 — no matter how many policies and contracts there were with the same company, even if they provided different types of coverage. Within this overall \$300,000 limit, the Association will not pay more than \$100,000 in cash surrender values, \$100,000 in health insurance benefits, \$100,000 in present value of annuities, or \$300,000 in life insurance death benefits — again, no matter how many policies and contracts there were with the same company, and no matter how many different types of coverages.

Note to benefit plan trustees or other holders of unallocated annuities (GIXs, DACs, etc.) covered by the act: for unallocated annuities that fund governmental retirement plans under Sections 401(k), 403(b) or 457 of the Internal Revenue Code, the limit is \$100,000 in present value of annuity benefits including net cash surrender and net cash withdrawal per participating individual. In no event shall the association be liable to spend more than \$300,000 in the aggregate per individual. For covered unallocated annuities that fund other plans, a special limit of \$1,000,000 applies to each contractholder, regardless of the number of contracts held with the same company or number of persons covered. In all cases, of course, the contract limits also apply.

HOME OFFICE: ONE NATIONWIDE PLAZA * COLUMBUS, OHIO 43216



Dear Nationwide Life Policyowner,

We welcome you to Nationwide and thank you for choosing Nationwide as your life insurance carrier. We congratulate you for recognizing the importance of life insurance in your financial planning.

Your life insurance policy represents an investment in your future, providing security to you and your beneficiaries. We value having you as a policyowner of the Nationwide Life Insurance Company and look forward to serving your life insurance needs. If, at any time, someone suggests that you should replace your policy for any reason, please contact your Nationwide agent for a complete discussion of the situation.

If you should have any questions or need assistance concerning your life policy, contact your Nationwide agent or call the Policyowner Service Department at the Home Office toll free between the hours of 8:00 a.m. and 4:30 p.m. Eastern Time.

1 - 800 - 543 - 3747

249 - 7619 (Columbus, Ohio and vicinity)

1 - 800 - 622 - 2421 (TDD)

Telecommunication Device for the Deaf

We will be happy to help you.

Sincerely,

Peter F. Frenzer
President, Nationwide Life Insurance Company

INSURANCE COMPANY



AGREES TO PAY

The Sum of - - ONE THOUSAND (1,000) - - Dollars
Less any unpaid premium or premiums to the end of the then current policy year, and less any indebtedness
on or secured by this Policy.

To ELLEN FISHER CLARK, Mother, if living; Otherwise to
JOHN LAWRENCE CLARK, Father , the Beneficiary,
at its Home Office, immediately upon receipt of due proof of the death
of DONALD CHARLES CLARK , the Insured,
during the continuance of this Policy.

The designation of the above named Beneficiary is with the right of revocation and assignment.

Privileges and Provisions.

The Guaranteed Loan, Non-forfeiture Values and other Privileges, Provisions and Conditions stated on the
subsequent pages hereof form a part of this contract as fully as if recited over the signatures hereto affixed.

Consideration.

This agreement is made in consideration of the application therefor, which is made a part of this contract, and
of the payment in advance of the premium of - - TWENTY-SEVEN and 79/100 - -

Dollars (\$ 27.79), receipt whereof is hereby acknowledged, and of a like
payment annually thereafter on or before the eighteenth day of
October in each and every year until premiums

for twenty complete years shall have been paid, or until the prior death of the Insured, unless this Policy shall
become paid up at an earlier date by the application of dividends as hereinafter provided.
The first year's premium under this Policy is for term insurance for one year, and legal reserve, if any.

In Witness Whereof, FARM BUREAU LIFE INSURANCE COMPANY has executed this Policy at
Columbus, Ohio, this eighteenth day of October
one thousand nine hundred and forty-seven.

C. H. [Signature]
Secretary.

May D. [Signature]
President.

Attest *[Signature]*

TWENTY PAYMENT LIFE POLICY No. 176616

Insurance payable for 20 Years

1. Dividends.

This Policy is a participating contract. The Company beginning with the second policy year, will annually determine and apportion the divisible surplus accruing thereon. The dividends so determined and apportioned shall at the end of the second policy year, and at the end of each policy year thereafter, at the option of the Insured be either

- (a) Paid in cash, or
- (b) Applied toward the payment of any premium or premiums, or
- (c) Applied to the purchase of participating paid-up additions to the Policy, or
- (d) Left to accumulate to the credit of the Policy with interest at not less than three per cent (3%) compounded annually and payable at the death of the Insured or at the maturity of the Policy, but withdrawable on demand. This interest rate may be increased as the Company may from time to time determine and allow.

Unless the Insured shall have elected otherwise within thirty-one days after any dividend is due, the same shall be applied to the purchase of paid-up additions to the Policy. Such additions may be surrendered at any time for their cash value which shall be at least equal to the original dividend payable in cash. At the death of the Insured the pro rata part of the current year's dividend shall be paid in cash.

2. Premium Loans.

After three full years' premiums have been paid on this Policy, any premium or instalment of premium not paid within the time allowed for its payment will be advanced by the Company as a loan against this Policy, if written request from the Insured has been received at the Home Office when application is made for this Policy or while this Policy is in force, without further action by the Insured, and provided the cash value hereof is sufficient to secure such loans and all other existing indebtedness together with interest on the total debt until the next premium or instalment thereof becomes due. The loan shall include all indebtedness and interest at the effective rate of 5 per cent per annum to the next premium due date.

The Company shall continue to keep the Policy in force in this manner as long as the cash value thereof less all existing indebtedness shall be sufficient to secure the advance of one quarterly premium and interest on the total debt, the balance, if any, of such cash value to be applied to the purchase of extended insurance as herein provided.

The Insured may resume payment of premiums at any time while this Policy is thus carried in force without medical examination. The Insured may also revoke this option at any time as to premiums subsequently due but only in writing received at the Company's Home Office.

3. Payment of Premium and Grace Period.

This Policy is based on the payment of premiums annually in advance, but the privilege of paying premiums in semi-annual, quarterly or monthly instalments is extended, provided that any unpaid premiums for the current policy year, in which this Policy becomes a claim, shall be deducted from the sum insured in any settlement. The payment of any premium shall not continue this Policy in

force longer than the

made, except as otherwise provided.

All premiums are payable in advance at the Home Office of the Company or to its authorized Agents on or before the dates when due, in exchange for an official receipt signed by its President, Secretary, or Treasurer, and if not so paid this Policy shall cease, subject to the values and privileges herein provided; but a grace period of thirty-one days without interest charge will be allowed in the payment of any premium after the first, during which time the Policy continues in force for the full amount.

4. Policy Loans.

After three full years' premiums have been paid and while this Policy is in force, except when continued as paid-up extended term insurance, the Company will loan on the proper assignment of this Policy and the sole security thereof a sum not exceeding the cash or loan value stated in Table I, increased by the reserve on any paid-up additions together with any dividend accumulations, and decreased by any indebtedness on or secured by this Policy and any unpaid balance of the premium for the current policy year. Interest at the effective rate of five per cent (5%) per annum shall be paid in advance to the end of the current policy year. Interest will be due and payable annually in advance thereafter at the same rate, and if not so paid will be added to the principal and bear the same rate of interest. Such loan, except for the purpose of paying a premium on this Policy, may be deferred for not exceeding ninety days after the application therefor is made.

Failure to repay any policy loan, premium loan, or interest thereon shall not void this Policy unless the total indebtedness to the Company on this Policy shall equal or exceed such loan value at the time of such failure, and in no event, until thirty-one days after notice thereof shall have been mailed to the last known address of the Insured and Assignee, if any. The whole or any part of a loan may be repaid at any time.

5. Reinstatement.

If this Policy be lapsed for non-payment of premium, it will be reinstated at any time after the date of lapse upon written application and payment of premiums in arrears with interest at the rate of five per cent (5%) per annum, together with the reinstatement of all indebtedness, provided such indebtedness be not greater than the loan value of this Policy at the time of application for such reinstatement, and provided evidence of insurability of the Insured satisfactory to the Company be furnished.

6. Policy Paid Up or Matured as Endowment.

The Company will upon the written request of the Insured, endorse this Policy as fully paid up and no further premiums will be payable whenever the accumulated dividends and the reserve of any paid-up additions, together with the reserve on this Policy, shall equal the net single premium according to the American Experience Table of Mortality and 3 per cent interest on a fully paid-up policy of the same kind and amount, without disability or accidental death benefits at the age then attained by the Insured, and such paid-up Policy shall continue to participate in the annual dividends of the Company; or mature this Policy as an endowment, provided such aggregate amount shall equal the face amount of insurance stated on the first page hereof. Any indebtedness against this Policy shall continue as an indebtedness and lien against the paid-up Policy.

Guaranteed Non-Forfeiture Provisions.

After three full years' premiums have been paid, the Insured and the Assignee, if any, may elect to surrender this Policy, provided the date of such election is within thirty-one days after any default, under the following options:

- (a) To accept the surrender value, as herein defined, of this Policy in cash;
- (b) To purchase paid-up participating insurance as herein defined;
- (c) To have the insurance continued in force from the date of default, without future participation and without the right to loans, and without accidental death or disability benefits, for the amount of insurance in force on the date of such election, including any outstanding dividend additions, and less any indebtedness to the Company hereon, as herein provided.

The cash surrender values under this Policy shall be the Cash Values of Table I, as adjusted by the provisions of this Policy entitled "Guaranteed Values, Tables I, II, III," less any existing indebtedness to the Company on this Policy, and increased by the value of any paid-up additions and dividend accumulations. The cash values of Table I are the full reserves on this Policy, less fractions of a dollar per each \$1,000 of insurance, at the end of the respective policy years, exclusive of any disability or accidental death benefit reserves, less a surrender charge not to exceed one and one-half per cent (1½%) of the sum insured. After ten years from the date of this Policy no surrender charge deduction is made. Payment of the cash value may be deferred by the Company for not exceeding ninety days after application therefor has been made.

The paid-up participating insurance shall be the amount of Paid-Up Whole Life Insurance of Table II, as adjusted by the provisions of this Policy entitled "Guaranteed Values, Tables I, II, III," increased by any dividend additions and decreased by any indebtedness against this Policy in the same proportion as the Cash Value is increased or diminished, and shall be payable at the same time and under the same conditions as this Policy. The amounts of Table II are such as the respective cash values will purchase as a net single premium for whole life insurance at the attained age of the Insured, according to the American Experience Table of Mortality with interest at 3%.

The term for which the insurance will be continued for the amounts stated above will be as shown in Table III under Extended Insurance, which is the period that the cash value of Table I will provide at the attained age of the Insured according to the American Experience Table of Mortality with interest at 3%. If there be any default in the payment of a premium after three full years' premiums have been paid and the premium loan privilege is not in effect and if, in such default, the Insured and the Assignee, if any, shall not, within thirty-one days from default, surrender this Policy to the Company at its Home Office for a cash surrender value, or for paid-up insurance as provided in Options (a) and (b), the insurance will be continued as provided in Option (c).

The paid-up or extended insurance granted hereunder will have cash surrender values, according to the reserve thereon at time of surrender, computed upon the basis hereinbefore mentioned.

8. Exchange or Conversion Option.

This Policy, while in full force, may be exchanged without evidence of insurability for any form of Policy, not involving any other life, then issued by the Company and at the premium for such Policy at the date of issue, provided the net amount at risk be not increased nor the premium rate diminished. The new Policy will be issued as of the date and rated age of this Policy. The new Policy shall not contain any accidental death or disability provisions not contained in this Policy. The consideration for such exchange shall be the payment of the difference in premiums with compound interest at the rate of five per cent (5%) per annum from the due date of each premium to the time of exchange, or, if more than five years from the date of this Policy, the payment of the difference in reserves required under the two Policies at the date of exchange.

9. Incontestability.

This Policy shall become effective only when the first premium hereon is paid during the good health of the Insured. After the Policy has been in force during the lifetime of the Insured for two full years from the date of issue, it shall be incontestable except for non-payment of premiums and except as to provisions relative to benefits in the event of total and permanent disability and those granting additional insurance specifically against death by accident, when such benefits are issued in connection with, or are attached to, this Policy. No action at law or equity shall be maintained under this Policy unless commenced within six years after the time such cause of action shall accrue.

10. Misstatement of Age.

If the age of the Insured has been misstated, the amount payable hereunder shall be such as the premium actually paid would have purchased at the correct age.

11. Suicide.

If within two years following the date of this Policy, the Insured, whether sane or insane, shall die by his own hand or act, the limit of recovery hereunder shall be the premiums paid on this Policy.

12. Indebtedness.

Any indebtedness to the Company on account of this Policy will be deducted in any payment or payments, or in any settlement, under this Policy.

13. Legal Reserve Computation.

All benefits under this Policy are protected by the full legal reserve according to the American Experience Table of Mortality and 3% interest on the "Illinois Standard basis". The first year's premium is for term insurance for one year, and legal reserve, if any, purchased by the whole or part of the premiums received during the first policy year.

14. Change of Beneficiary.

The Insured may, if the right has been reserved in the Application for this Policy or amendment thereto, subject to the rights of any assignee of record, change the Beneficiary hereunder, providing that any such change shall become effective only when endorsed on the Policy at the Company's Home Office pursuant to any such form of request as the Company may require. If any Beneficiary shall die before the Insured, the interest of that Beneficiary shall vest in the Insured unless otherwise provided in the Policy.

15. Assignment. The Insured has the privilege of assigning this Policy, but the Company shall not be deemed to have knowledge of any such assignment unless a certified copy thereof has been filed at its Home Office, nor can it assume any responsibility for the validity of an assignment. Any assignment shall be subject to any indebtedness to the Company on this Policy.

16. Entire Contract Contained Herein. This Policy, together with the Application, a copy of which is attached hereto, contains and constitutes the entire contract between the parties hereto, based on the express repre-

sentation that each and every statement and answer made by the Insured, or on his behalf, in said Application is full, complete and true, and that they are the only statements and answers upon which this contract is made, though in the absence of fraud they shall be deemed representations and not warranties.

17. Modifications. All agreements made by the Company must be in writing signed by its President or Secretary to be valid. No other person can alter any of the conditions of this Policy, extend the time for paying the premium, or make any agreement which shall be binding on the Company.

OPTIONAL SETTLEMENT PROVISIONS.

Instead of settlement of the proceeds of this Policy in one sum at death, maturity, or upon surrender, the Company has provided various optional methods of settlement which are described below. Any one, or a combination of these methods of settlement, may be chosen by the Insured or Beneficiary, if the proceeds amount to not less than \$1,000, and if any instalment or interest payment amounts to not less than \$10.00. At such time as any of these options may become effective, the Policy shall be surrendered to the Company in exchange for a supplementary contract providing for the method of settlement elected. Where the Cash Surrender value of the Policy has been left under the optional methods of settlement, the Company may defer the payment of any withdrawal of principal from these funds for a period not to exceed ninety days.

Unless specifically granted by the Insured, the Payee shall not have the right to commute, transfer, sell, or encumber any deferred payment under any option. If there be no designated Payee surviving the Insured, the net sum under the Policy shall be paid to the estate of the Insured.

The interest payments under Option I, and all instalments after the first under the other options, may be increased by such share of the interest earnings in excess of 3% per annum as may be apportioned by the Board of Directors of the Company.

Option I. Interest Income. An amount due in settlement may be left with the Company and interest at the rate of not less than three per cent per annum will be paid thereon. The amount at interest may be withdrawn at any interest date provided the right has been specifically granted by the Insured. Interest payments will be made annually, semi-annually, quarterly or monthly as may be requested,

and the first of such payments will be made at the end of the period selected, measured from date of approval of claim for settlement. At the death of the Payee, any part of the proceeds still remaining with the Company and accrued interest shall be paid in one sum to the executors or administrators of the Payee, unless other provisions shall have been previously made and approved by the Company.

GUARANTEED VALUES, TABLES I, II, III.

The values in the following tables are on the basis of \$1,000 of face amount of insurance. If the Policy is for more or less than \$1,000 of face amount, the cash or loan or paid-up values are increased or decreased proportionally. The term of extended insurance does not vary with the face amount of insurance. These values are available at the ends of the years stated, provided all premiums to the ends of such years have been paid. If premiums are paid to the end of a policy year, the cash or loan value, if applied for at any time other than at the end of such policy year, shall be the values as stated below, less interest at the effective rate of five per cent (5%) per annum to the end of such policy year. If the premiums on this Policy be paid in semi-annual, quarter-annual, or monthly instalments, due allowance will be made in computing benefits from the Tables below for that portion of a year's premium paid in addition to the full number of annual premiums paid.

TABLE I—CASH OR LOAN.

Age at Issue	End of Year:																			
	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20		
16	120	\$ 38	\$ 66	\$ 78	\$ 87	\$119	\$141	\$164	\$185	\$208	\$231	\$255	\$280	\$306	\$333	\$361	\$389	\$419		
17	20	36	67	78	89	121	143	167	189	212	238	260	283	312	339	367	396	427		
18	21	38	69	80	91	123	145	170	192	215	241	263	286	315	342	370	399	430		
19	21	40	71	82	93	125	147	172	194	217	243	265	288	317	344	372	401	432		
20	22	41	72	83	94	126	148	173	195	218	244	266	289	318	345	373	402	433		
21	23	42	73	84	95	127	149	174	196	219	245	267	290	319	346	374	403	434		
22	24	43	74	85	96	128	150	175	197	220	246	268	291	320	347	375	404	435		
23	24	44	75	86	97	129	151	176	198	221	247	269	292	321	348	376	405	436		
24	25	45	76	87	98	130	152	177	199	222	248	270	293	322	349	377	406	437		
25	26	46	77	88	99	131	153	178	200	223	249	271	294	323	350	378	407	438		
26	27	48	79	90	100	132	154	179	201	224	250	272	295	324	351	379	408	439		
27	28	49	80	91	101	133	155	180	202	225	251	273	296	325	352	380	409	440		
28	28	50	81	92	102	134	156	181	203	226	252	274	297	326	353	381	410	441		
29	29	51	82	93	103	135	157	182	204	227	253	275	298	327	354	382	411	442		
30	30	52	83	94	104	136	158	183	205	228	254	276	299	328	355	383	412	443		
31	31	53	84	95	105	137	159	184	206	229	255	277	300	329	356	384	413	444		
32	31	54	85	96	106	138	160	185	207	230	256	278	301	330	357	385	414	445		
33	32	55	86	97	107	139	161	186	208	231	257	279	302	331	358	386	415	446		
34	34	56	88	99	108	140	162	187	209	232	258	280	303	332	359	387	416	447		
35	35	57	89	100	109	141	163	188	210	233	259	281	304	333	360	388	417	448		
36	36	58	90	101	110	142	164	189	211	234	260	282	305	334	361	389	418	449		
37	37	59	91	102	111	143	165	190	212	235	261	283	306	335	362	390	419	450		
38	38	60	92	103	112	144	166	191	213	236	262	284	307	336	363	391	420	451		
39	39	61	93	104	113	145	167	192	214	237	263	285	308	337	364	392	421	452		
40	40	62	94	105	114	146	168	193	215	238	264	286	309	338	365	393	422	453		
41	41	63	95	106	115	147	169	194	216	239	265	287	310	339	366	394	423	454		
42	42	64	96	107	116	148	170	195	217	240	266	288	311	340	367	395	424	455		
43	43	65	97	108	117	149	171	196	218	241	267	289	312	341	368	396	425	456		
44	44	66	98	109	118	150	172	197	219	242	268	290	313	342	369	397	426	457		
45	45	67	99	110	119	151	173	198	220	243	269	291	314	343	370	398	427	458		
46	46	68	100	111	120	152	174	199	221	244	270	292	315	344	371	399	428	459		
47	47	69	101	112	121	153	175	200	222	245	271	293	316	345	372	400	429	460		
48	48	70	102	113	122	154	176	201	223	246	272	294	317	346	373	401	430	461		
49	49	71	103	114	123	155	177	202	224	247	273	295	318	347	374	402	431	462		
50	50	72	104	115	124	156	178	203	225	248	274	296	319	348	375	403	432	463		
51	51	73	105	116	125	157	179	204	226	249	275	297	320	349	376	404	433	464		
52	52	74	106	117	126	158	180	205	227	250	276	298	321	350	377	405	434	465		
53	53	75	107	118	127	159	181	206	228	251	277	299	322	351	378	406	435	466		
54	54	76	108	119	128	160	182	207	229	252	278	300	323	352	379	407	436	467		
55	55	77	109	120	129	161	183	208	230	253	279	301	324	353	380	408	437	468		
56	56	78	110	121	130	162	184	209	231	254	280	302	325	354	381	409	438	469		
57	57	79	111	122	131	163	185	210	232	255	281	303	326	355	382	410	439	470		
58	58	80	112	123	132	164	186	211	233	256	282	304	327	356	383	411	440	471		
59	59	81	113	124	133	165	187	212	234	257	283	305	328	357	384	412	441	472		
60	60	82	114	125	134	166	188	213	235	258	284	306	329	358	385	413	442	473		
61	61	83	115	126	135	167	189	214	236	259	285	307	330	359	386	414	443	474		
62	62	84	116	127	136	168	190	215	237	260	286	308	331	360	387	415	444	475		
63	63	85	117	128	137	169	191	216	238	261	287	309	332	361	388	416	445	476		
64	64	86	118	129	138	170	192	217	239	262	288	310	333	362	389	417	446	477		
65	65	87	119	130	139	171	193	218	240	263	289	311	334	363	390	418	447	478		
66	66	88	120	131	140	172	194	219	241	264	290	312	335	364	391	419	448	479		
67	67	89	121	132	141	173	195	220	242	265	291	313	336	365	392	420	449	480		
68	68	90	122	133	142	174	196	221	243	266	292	314	337	366	393	421	450	481		
69	69	91	123	134	143	175	197	222	244	267	293	315	338	367	394	422	451	482		
70	70	92	124	135	144	176	198	223	245	268	294	316	339	368	395	423	452	483		
71	71	93	125	136	145	177	199	224	246	269	295	317	340	369	396	424	453	484		
72	72	94	126	137	146	178	200	225	247	270	296	318	341	370	397	425	454	485		
73	73	95	127	138	147	179	201	226	248	271	297	319	342	371	398	426	455	486		
74	74	96	128	139	148	180	202	227	249	272	298	320	343	372	399	427	456	487		
75	75	97	129	140	149	181	203	228	250	273	299	321	344	373	400	428	457	488		
76	76	98	130	141	150	182	204	229	251	274	300	322	345	374	401	429	458	489		
77	77	99	131	142	151	183	205	230	252	275	301	323	346	375	402	430	459	490		
78	78	100	132	143	152	184	206	231	253	276	302	324	347	376	403	431	460	491		
79	79	101	133	144	153	185	207	232	254	277	303	325	348	377	404	432	461	492		
80	80	102	134	145	154	186	208	233	255	278	304	326	349	378	405	433	462	493		
81	81	103	135	146	155	187	209	234	256	279	305	327	350	379	406	434	463	494		
82	82	104	136	147	156	188	210	235	257	280	306	328	351	380	407	435	464	495		
83	83	105	137	148	157	189	211	236	258	281	307	329	352	381	408	436	465	496		
84	84	106	138	149	158	190	212	237	259	282	308	330	353	382	409	437	466	497		
85	85	107	139	150	159	191	213	238	260	283	309	331	354	383	410	438	467	498		
86	86	108	140	151	160	192	214	239	261	284	310	332	355	384	411	439	468	499		
87	87	109	141	152	161	193	215	240	262	285	311	333	356	385	412	440	469	500		
88	88	110	142	153	162	194	216	241	263	286	312	334	357	386	413	441	470	501		
89	89	111	143	154	163	195	217	242	264	287	313	335	358	387	414	442	471	502		
90	90	112	144	155	164	196	218	243	265	288	314	336	359	388	415	443	472	503		
91	91	113	145	156	165	197	219	244	266	289	315	337	360	389	416	444	473	504		
92	92	114	146	157	166	198	220	245	267	290	316	338	361	390	417	445	474			

Option II. Income for a Fixed Period.

will pay to the Beneficiary equal monthly instalments for a fixed period of years as shown in the Table below. The first instalment will be paid immediately upon approval of claim for settlement. The commuted value at three per cent of any instalments may be withdrawn at any instalment date, provided

unpaid instalments, computed at three per cent per annum compound interest, shall be paid in one sum to the executors or administrators of the payee, unless other provisions shall have been previously made and approved by the Company.

INCOME FOR FIXED PERIOD.

Monthly Instalments for a Fixed Period for each \$1,000 of Settlement.

Years	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Amount	\$84.47	\$42.86	\$28.89	\$22.08	\$17.91	\$15.14	\$13.18	\$11.68	\$10.53	\$9.61	\$8.88	\$8.24	\$7.71	\$7.26	\$6.87
Years	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30
Amount	\$6.53	\$6.23	\$5.96	\$5.73	\$5.51	\$5.32	\$5.15	\$4.99	\$4.84	\$4.71	\$4.59	\$4.47	\$4.37	\$4.27	\$4.18

Option III. Income Continuous for Life.

For each \$1,000 of settlement under this Option the Company will pay to the Beneficiary equal monthly instalments for a minimum fixed period of years certain and as long thereafter as the payee may live, as shown in the table below. The attained age of the payee shall be taken as of the birthday nearest the day on which the first instalment becomes due. If there be two or more

Beneficiaries entitled to share in such instalments, the proceeds will be divided in proportion to the interests of the several Beneficiaries, and the share of each will be considered as the proceeds of a separate policy. The commuted value at three per cent of any instalments certain may be withdrawn at any time provided the right has been specifically granted by the Insured.

INCOME FOR LIFE.

Monthly Instalments for Each \$1,000 of Settlement.

Age of Payee at First Instalment.

Years Certain	Male Female	15 and under	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
10		\$3.02	\$3.04	\$3.08	\$3.08	\$3.10	\$3.12	\$3.14	\$3.16	\$3.18	\$3.21	\$3.22	\$3.26	\$3.28	\$3.32	\$3.35	\$3.38	\$3.41	\$3.45
15		3.01	3.03	3.04	3.06	3.09	3.10	3.12	3.14	3.16	3.19	3.21	3.24	3.26	3.29	3.32	3.35	3.38	3.41
20	Amount	3.00	3.02	3.04	3.06	3.08	3.10	3.12	3.14	3.16	3.19	3.21	3.24	3.26	3.29	3.32	3.35	3.38	3.41
Age of Payee at first instalment.																			
Years Certain	Male Female	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50
10		\$3.48	\$3.52	\$3.56	\$3.60	\$3.64	\$3.68	\$3.73	\$3.75	\$3.83	\$3.86	\$3.90	\$3.99	\$4.05	\$4.11	\$4.17	\$4.24	\$4.31	\$4.38
15		3.46	3.50	3.54	3.58	3.62	3.66	3.70	3.73	3.82	3.84	3.89	3.94	4.00	4.05	4.11	4.17	4.23	4.28
20	Amount	3.44	3.47	3.51	3.54	3.58	3.62	3.66	3.70	3.74	3.78	3.83	3.87	3.92	3.97	4.02	4.07	4.12	4.17
Age of Payee at first instalment.																			
Years Certain	Male Female	46	47	48	49	50	51	52	53	54	55	56	57	58	59	60	61	62	63
10		\$4.48	\$4.53	\$4.61	\$4.70	\$4.78	\$4.82	\$4.97	\$5.03	\$5.18	\$5.23	\$5.39	\$5.51	\$5.63	\$5.75	\$5.88	\$6.01	\$6.14	\$6.28
15		4.36	4.43	4.50	4.57	4.64	4.72	4.79	4.87	4.95	5.04	5.12	5.21	5.30	5.38	5.47	5.56	5.64	5.73
20	Amount	4.23	4.28	4.34	4.39	4.45	4.50	4.56	4.62	4.68	4.73	4.79	4.84	4.90	4.96	5.00	5.05	5.10	5.14
Age of Payee at first instalment.																			
Years Certain	Male Female	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79	80	81
10		\$6.42	\$6.57	\$6.71	\$6.88	\$7.03	\$7.17	\$7.32	\$7.48	\$7.63	\$7.78	\$7.93	\$8.08	\$8.24	\$8.36	\$8.50	\$8.62	\$8.74	\$8.87
15		6.31	6.50	6.58	6.66	6.74	6.81	6.89	6.98	7.07	7.16	7.25	7.34	7.43	7.51	7.60	7.69	7.77	7.86
20	Amount	6.19	6.23	6.28	6.30	6.33	6.35	6.38	6.40	6.43	6.45	6.47	6.49	6.51	6.53	6.55	6.57	6.59	6.61

Option IV. Fixed Income for Varying Periods.

For each \$1,000 of settlement under this option, the Company will pay to the Insured or Beneficiary stipulated monthly instalments until the proceeds are exhausted. The first instalment will be paid immediately upon approval of claim for settlement. The commuted value at three per cent of any instalments may be withdrawn at any instalment date, provided the right has been specifically granted by the Insured.

Should the Payee under this option die before receiving all of the instalments payable, the then present value of the unpaid instalments, computed at three per cent per annum compound interest, shall be paid in one sum to the executors or administrators of the Payee, unless other provisions shall have been previously made and approved by the Insured.

COLUMBUS, OHIO

Waiver of Premiums for Total and Permanent Disability on Life and Endowment Policies

If the Insured shall become totally and permanently disabled as defined herein while this policy and these disability provisions are in full force and before the anniversary of the policy on which the Insured's age at nearest birthday is sixty if male, or fifty if female, and if due proof that the Insured has become so disabled within the time aforesaid and that such disability has already continued uninterruptedly for a period of at least six months is furnished to the Company at its Home Office during the lifetime of the Insured and during the continuance of total disability the Company will, subject to the conditions and provisions hereinafter stated, waive the payment of each premium the due date of which occurs during the period of such continuous total disability and not more than one year prior to receipt at its Home Office of written notice of claim hereunder. The words "due date" as used herein mean the date for payment under the premium-paying basis (annual or installments) in effect when disability commenced, exclusive of extension periods or days of grace. Waiver of premiums shall be on such premium-paying basis.

TOTAL AND PERMANENT DISABILITY DEFINED:

Total Disability as used herein is defined as incapacity, resulting from bodily injury or disease, to engage in any occupation for remuneration or profit. It does not include incapacity resulting from (1) disease commencing or bodily injury occurring before the insurance under said policy took effect, but not disclosed in the application for insurance under said policy; (2) military or naval service in time of war; (3) injury self-inflicted while sane or insane; (4) service in or about or travel or flight in any species of aircraft except as a fare-paying passenger in a licensed aircraft operated by a licensed transport pilot. Subject to the foregoing provisions and exceptions the total and irrecoverable loss of sight of both eyes, or the severance of both hands at or above the wrists, or both feet at or above the ankles, or one entire hand at or above the wrist and one entire foot at or above the ankle, shall be considered total disability. For the purpose of determining commencement of disability hereunder, total disability shall be presumed to be permanent after it has existed continuously for six consecutive months.

NOTICE OF CLAIM REQUIRED:

No claim for benefits hereunder shall be valid unless written notice thereof is given to and received by the Company (a) during the lifetime of the Insured; (b) during the continuance of total disability; and (c) before the anniversary of the policy on which the Insured's age at nearest birthday is sixty if male, or fifty if female, and total and permanent disability is established as provided elsewhere herein. Failure to give such notice within such time shall not invalidate any claim if it shall be shown that it was not reasonably possible to give it within such time and that such notice was given as soon as was reasonably possible. In case any premium is in default before receipt at the Home Office of the Company of written notice of claim hereunder, waiver of premium hereunder shall be made only if such notice is so received within one year of the due date of the first premium in default, and if the total disability for which claim is made commenced prior to the expiration of the grace period allowed by this policy for payment thereof; provided, however, that if such disability commenced within such grace period the Insured shall be liable to the Company for such premium in default with interest at five per cent per annum, which amount if not paid shall be deducted from any amount payable under the policy.

GENERAL PROVISIONS:

The sum payable in any settlement under the policy shall not be reduced by any premiums waived. Dividends and loan and surrender values shall be the same as if the premiums waived by the Company had been duly paid by the Insured. The allowance of disability benefits shall not extend the insurance against death beyond the period stipulated in the policy.

The Company may, before waiving any premium, require proof of the continuance of total and permanent disability and shall have an opportunity to make a physical examination of the Insured, but not oftener than once a year after premiums have been waived for two full years. Upon failure to furnish such proof, or if it shall appear to the Company that the Insured is no longer totally disabled as above defined, no further premiums shall be waived. Should the Insured later furnish proof that he is again totally and permanently disabled as above defined, he shall thereafter be entitled to the disability benefits herein provided, but the granting and continuance of such disability benefits shall be subject to the same conditions as disability benefits granted initially.

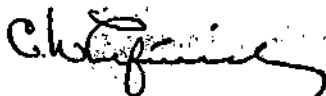
PREMIUM AND TERMINATION:

The additional premium in consideration of which these disability benefits are granted is \$65 annually and is included in the premium stated on the face of the policy.

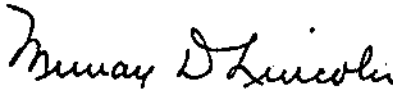
The disability benefits herein set forth shall terminate, but without prejudice to claims arising out of disability occurring prior to such termination: (1) upon written request of the Insured accompanied by the policy for suitable endorsement; (2) if the Insured shall engage in military or naval service in time of war; (3) on the anniversary of the policy on which the Insured's age at nearest birthday is sixty if male, or fifty if female; (4) upon surrender of the policy under any of the surrender options contained therein; (5) upon marriage, if the Insured is a female. In the event of termination of such provisions the premium on this policy shall be reduced by the amount of the above additional premium. The acceptance by the Company of a premium or premiums for disability benefits after such termination shall not make the Company liable for disability benefits, nor be a waiver of such termination, but any such additional premium or portion thereof paid for a period subsequent to such termination will be refunded.

This agreement is attached to and is a part of Policy No. 176616 insuring the life of DONALD CHARLES CLARK

Dated at Columbus, Ohio, this 18th day of October, 1947



Secretary



President

Attest: 

TABLE III—EXTENDED INSURANCE.
(Expressed in Months)

Age at Issue: 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60

End of Year: 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20

Amount: \$100, \$114, \$128, \$142, \$156, \$170, \$184, \$198, \$212, \$226, \$240, \$254, \$268, \$282, \$296, \$310, \$324, \$338, \$352, \$366, \$380, \$394, \$408, \$422, \$436, \$450, \$464, \$478, \$492, \$506, \$520, \$534, \$548, \$562, \$576, \$590, \$604, \$618, \$632, \$646, \$660, \$674, \$688, \$702, \$716, \$730, \$744, \$758, \$772, \$786, \$800, \$814, \$828, \$842, \$856, \$870, \$884, \$898, \$912, \$926, \$940, \$954, \$968, \$982, \$996, \$1010, \$1024, \$1038, \$1052, \$1066, \$1080, \$1094, \$1108, \$1122, \$1136, \$1150, \$1164, \$1178, \$1192, \$1206, \$1220, \$1234, \$1248, \$1262, \$1276, \$1290, \$1304, \$1318, \$1332, \$1346, \$1360, \$1374, \$1388, \$1402, \$1416, \$1430, \$1444, \$1458, \$1472, \$1486, \$1500, \$1514, \$1528, \$1542, \$1556, \$1570, \$1584, \$1598, \$1612, \$1626, \$1640, \$1654, \$1668, \$1682, \$1696, \$1710, \$1724, \$1738, \$1752, \$1766, \$1780, \$1794, \$1808, \$1822, \$1836, \$1850, \$1864, \$1878, \$1892, \$1906, \$1920, \$1934, \$1948, \$1962, \$1976, \$1990, \$2004, \$2018, \$2032, \$2046, \$2060, \$2074, \$2088, \$2102, \$2116, \$2130, \$2144, \$2158, \$2172, \$2186, \$2200, \$2214, \$2228, \$2242, \$2256, \$2270, \$2284, \$2298, \$2312, \$2326, \$2340, \$2354, \$2368, \$2382, \$2396, \$2410, \$2424, \$2438, \$2452, \$2466, \$2480, \$2494, \$2508, \$2522, \$2536, \$2550, \$2564, \$2578, \$2592, \$2606, \$2620, \$2634, \$2648, \$2662, \$2676, \$2690, \$2704, \$2718, \$2732, \$2746, \$2760, \$2774, \$2788, \$2802, \$2816, \$2830, \$2844, \$2858, \$2872, \$2886, \$2900, \$2914, \$2928, \$2942, \$2956, \$2970, \$2984, \$2998, \$3012, \$3026, \$3040, \$3054, \$3068, \$3082, \$3096, \$3110, \$3124, \$3138, \$3152, \$3166, \$3180, \$3194, \$3208, \$3222, \$3236, \$3250, \$3264, \$3278, \$3292, \$3306, \$3320, \$3334, \$3348, \$3362, \$3376, \$3390, \$3404, \$3418, \$3432, \$3446, \$3460, \$3474, \$3488, \$3502, \$3516, \$3530, \$3544, \$3558, \$3572, \$3586, \$3600, \$3614, \$3628, \$3642, \$3656, \$3670, \$3684, 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\$8948, \$8962, \$8976, \$8990, \$9004, \$9018, \$9032, \$9046, \$9060, \$9074, \$9088, \$9102, \$9116, \$9130, \$9144, \$9158, \$9172, \$9186, \$9200, \$9214, \$9228, \$9242, \$9256, \$9270, \$9284, \$9298, \$9312, \$9326, \$9340, \$9354, \$9368, \$9382, \$9396, \$9410, \$9424, \$9438, \$9452, \$9466, \$9480, \$9494, \$9508, \$9522, \$9536, \$9550, \$9564, \$9578, \$9592, \$9606, \$9620, \$9634, \$9648, \$9662, \$9676, \$9690, \$9704, \$9718, \$9732, \$9746, \$9760, \$9774, \$9788, \$9802, \$9816, \$9830, \$9844, \$9858, \$9872, \$9886, \$9900, \$9914, \$9928, \$9942, \$9956, \$9970, \$9984, \$10000

Witness: *Donald Clark*

PAID-UP FOR \$1,000

EXTENDED FOR LIFE

TABLE III—EXTENDED INSURANCE.
(Expressed in Months)

Age at Issue	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
15	32	62	98	138	188	236	287	337	374	408	438	460	482	503	525	551	584	624
16	32	61	100	142	188	238	287	338	378	408	438	460	482	503	525	551	584	624
17	32	61	103	145	192	240	288	339	380	410	439	461	483	504	526	552	585	625
18	34	66	104	146	192	239	288	339	380	410	439	461	483	504	526	552	585	625
19	35	67	105	148	193	241	289	340	381	411	440	462	484	505	527	553	586	626
20	36	68	106	149	194	242	290	341	382	412	441	463	485	506	528	554	587	627
21	37	69	107	150	195	243	291	342	383	413	442	464	486	507	529	555	588	628
22	38	70	108	151	196	244	292	343	384	414	443	465	487	508	530	556	589	629
23	39	71	109	152	197	245	293	344	385	415	444	466	488	509	531	557	590	630
24	40	72	110	153	198	246	294	345	386	416	445	467	489	510	532	558	591	631
25	41	73	111	154	199	247	295	346	387	417	446	468	490	511	533	559	592	632
26	42	74	112	155	200	248	296	347	388	418	447	469	491	512	534	560	593	633
27	43	75	113	156	201	249	297	348	389	419	448	470	492	513	535	561	594	634
28	44	76	114	157	202	250	298	349	390	420	449	471	493	514	536	562	595	635
29	45	77	115	158	203	251	299	350	391	421	450	472	494	515	537	563	596	636
30	46	78	116	159	204	252	300	351	392	422	451	473	495	516	538	564	597	637
31	47	79	117	160	205	253	301	352	393	423	452	474	496	517	539	565	598	638
32	48	80	118	161	206	254	302	353	394	424	453	475	497	518	540	566	599	639
33	49	81	119	162	207	255	303	354	395	425	454	476	498	519	541	567	600	640
34	50	82	120	163	208	256	304	355	396	426	455	477	499	520	542	568	601	641
35	51	83	121	164	209	257	305	356	397	427	456	478	500	521	543	569	602	642
36	52	84	122	165	210	258	306	357	398	428	457	479	501	522	544	570	603	643
37	53	85	123	166	211	259	307	358	399	429	458	480	502	523	545	571	604	644
38	54	86	124	167	212	260	308	359	400	430	459	481	503	524	546	572	605	645
39	55	87	125	168	213	261	309	360	401	431	460	482	504	525	547	573	606	646
40	56	88	126	169	214	262	310	361	402	432	461	483	505	526	548	574	607	647
41	57	89	127	170	215	263	311	362	403	433	462	484	506	527	549	575	608	648
42	58	90	128	171	216	264	312	363	404	434	463	485	507	528	550	576	609	649
43	59	91	129	172	217	265	313	364	405	435	464	486	508	529	551	577	610	650
44	60	92	130	173	218	266	314	365	406	436	465	487	509	530	552	578	611	651
45	61	93	131	174	219	267	315	366	407	437	466	488	510	531	553	579	612	652
46	62	94	132	175	220	268	316	367	408	438	467	489	511	532	554	580	613	653
47	63	95	133	176	221	269	317	368	409	439	468	490	512	533	555	581	614	654
48	64	96	134	177	222	270	318	369	410	440	469	491	513	534	556	582	615	655
49	65	97	135	178	223	271	319	370	411	441	470	492	514	535	557	583	616	656
50	66	98	136	179	224	272	320	371	412	442	471	493	515	536	558	584	617	657
51	67	99	137	180	225	273	321	372	413	443	472	494	516	537	559	585	618	658
52	68	100	138	181	226	274	322	373	414	444	473	495	517	538	560	586	619	659
53	69	101	139	182	227	275	323	374	415	445	474	496	518	539	561	587	620	660
54	70	102	140	183	228	276	324	375	416	446	475	497	519	540	562	588	621	661
55	71	103	141	184	229	277	325	376	417	447	476	498	520	541	563	589	622	662
56	72	104	142	185	230	278	326	377	418	448	477	499	521	542	564	590	623	663
57	73	105	143	186	231	279	327	378	419	449	478	500	522	543	565	591	624	664
58	74	106	144	187	232	280	328	379	420	450	479	501	523	544	566	592	625	665
59	75	107	145	188	233	281	329	380	421	451	480	502	524	545	567	593	626	666
60	76	108	146	189	234	282	330	381	422	452	481	503	525	546	568	594	627	667

TABLE II—PAID-UP WHOLE LIFE INSURANCE.

Age at Issue	End of Year:																		
	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
15	81	114	109	228	328	344	401	460	511	565	616	672	726	780	835	889	943		
16	81	114	109	228	328	344	401	460	511	565	616	672	726	780	835	889	943		
17	82	116	112	230	328	347	403	462	514	569	619	673	727	781	835	890	944		
18	82	117	113	230	328	348	405	463	516	569	621	674	728	782	835	891	944		
19	84	116	117	232	329	348	405	463	518	568	621	673	728	783	836	891	944		
20	85	118	118	232	329	348	405	464	517	571	623	676	731	783	838	891	944		
21	85	120	120	232	329	348	405	464	517	571	623	676	731	783	838	891	944		
22	87	121	118	233	329	351	410	466	520	571	626	678	733	785	839	894	944		
23	88	122	119	233	329	351	411	467	521	572	626	679	733	785	839	894	944		
24	89	125	120	235	329	353	411	470	521	573	627	680	733	786	839	894	944		
25	89	126	121	239	328	356	411	470	524	577	629	680	733	786	839	894	945		
26	91	127	123	240	328	358	414	470	524	577	629	681	733	786	839	894	945		
27	92	127	123	240	328	358	414	470	524	577	629	681	733	786	839	894	945		
28	93	130	124	242	328	358	418	474	526	579	630	683	736	788	840	894	946		
29	93	130	124	242	328	358	418	474	526	579	630	683	736	788	840	894	946		
30	94	130	124	242	328	358	418	474	526	579	630	683	736	788	840	894	946		
31	94	130	124	242	328	358	418	474	526	579	630	683	736	788	840	894	946		
32	95	130	124	242	328	358	418	474	526	579	630	683	736	788	840	894	946		
33	95	130	124	242	328	358	418	474	526	579	630	683	736	788	840	894	946		
34	95	130	124	242	328	358	418	474	526	579	630	683	736	788	840	894	946		
35	96	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
36	96	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
37	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
38	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
39	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
40	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
41	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
42	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
43	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
44	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
45	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
46	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
47	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
48	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
49	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
50	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
51	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
52	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
53	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
54	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
55	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
56	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
57	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
58	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
59	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		
60	97	131	125	243	328	358	418	474	526	579	630	683	736	788	840	894	946		

WORLDWIDE FOR \$1,000

PAID-UP FOR \$1,000

TABLE III—EXTENDED INSURANCE.
(Expressed in Months)

Age at Issue	End of Year:																		
	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	
15	32	62	88	119	155	195	237	281	327	374	422	470	518	566	614	662	710	758	
16	32	62	88	119	155	195	237	281	327	374	422	470	518	566	614	662	710	758	
17	34	66	92	123	160	199	242	286	332	379	426	474	522	570	618	666	714	762	
18	34	66	92	123	160	199	242	286	332	379	426	474	522	570	618	666	714	762	
19	35	67	93	124	161	200	243	287	333	380	427	475	523	571	619	667	715	763	
20	35	67	93	124	161	200	243	287	333	380	427	475	523	571	619	667	715	763	
21	36	70	96	126	163	202	245	289	335	382	429	477	525	573	621	669	717	765	
22	36	72	98	128	165	204	247	291	337	384	431	479	527	575	623	671	719	767	
23	37	74	101	131	168	207	250	294	340	387	434	482	530	578	626	674	722	770	
24	40	78	112	135	172	210	253	297	343	390	437	485	533	581	629	677	725	773	
25	40	78	112	135	172	210	253	297	343	390	437	485	533	581	629	677	725	773	
26	41	77	110	133	169	207	250	294	340	387	434	482	530	578	626	674	722	770	
27	42	77	110	133	169	207	250	294	340	387	434	482	530	578	626	674	722	770	
28	43	80	117	137	174	212	255	299	345	392	439	487	535	583	631	679	727	775	
29	44	81	118	138	175	213	256	300	346	393	440	488	536	584	632	680	728	776	
30	45	82	119	139	176	214	257	301	347	394	441	489	537	585	633	681	729	777	
31	45	82	119	139	176	214	257	301	347	394	441	489	537	585	633	681	729	777	
32	46	82	119	139	176	214	257	301	347	394	441	489	537	585	633	681	729	777	
33	46	82	119	139	176	214	257	301	347	394	441	489	537	585	633	681	729	777	
34	46	82	119	139	176	214	257	301	347	394	441	489	537	585	633	681	729	777	
35	47	83	120	140	177	215	258	302	348	395	442	490	538	586	634	682	730	778	
36	47	83	120	140	177	215	258	302	348	395	442	490	538	586	634	682	730	778	
37	47	83	120	140	177	215	258	302	348	395	442	490	538	586	634	682	730	778	
38	47	83	120	140	177	215	258	302	348	395	442	490	538	586	634	682	730	778	
39	48	84	121	141	178	216	259	303	349	396	443	491	539	587	635	683	731	779	
40	48	84	121	141	178	216	259	303	349	396	443	491	539	587	635	683	731	779	
41	48	84	121	141	178	216	259	303	349	396	443	491	539	587	635	683	731	779	
42	48	84	121	141	178	216	259	303	349	396	443	491	539	587	635	683	731	779	
43	48	84	121	141	178	216	259	303	349	396	443	491	539	587	635	683	731	779	
44	47	74	99	124	143	163	185	198	218	238	258	278	298	318	338	358	378	398	
45	48	72	98	116	132	147	168	179	178	186	194	202	209	216	223	229	232	253	
46	44	70	82	111	127	141	153	163	171	178	186	193	200	208	218	222	232	252	
47	44	68	83	107	122	135	146	153	163	170	177	184	191	200	210	222	242	262	
48	44	68	83	102	117	128	140	148	156	162	169	176	183	191	200	212	232	252	
49	41	63	81	97	111	123	133	141	148	155	161	167	174	182	191	203	223	243	
50	40	60	77	93	106	117	127	135	141	147	153	159	166	173	182	193	211	231	
51	38	58	74	89	101	111	120	128	134	140	146	151	157	164	173	184	202	222	
52	38	58	74	84	96	104	114	121	127	132	138	143	148	156	164	175	192	212	
53	35	55	71	85	97	105	114	120	125	130	135	140	145	152	160	171	188	208	
54	32	52	68	83	78	83	94	102	108	113	118	123	128	133	139	147	156	173	
55	31	47	63	79	81	85	86	92	107	112	116	121	126	131	138	145	163	183	
56	31	47	63	77	78	84	86	90	101	105	109	114	119	124	130	137	154	174	
57	30	46	62	78	80	83	87	90	98	103	107	111	116	121	127	134	151	171	
58	27	43	50	60	67	74	80	85	89	93	96	100	104	108	113	119	133	153	
59	25	40	47	58	63	69	75	79	83	87	90	94	97	102	107	114	126	146	

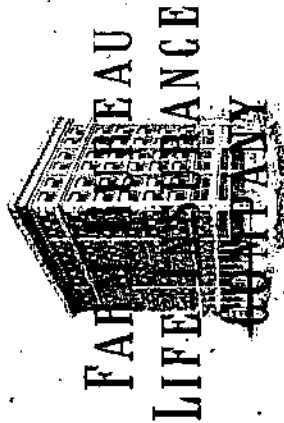
REPRODUCED FOR THE

IMPORTANT

PLEASE READ THIS CAREFULLY ABOUT YOUR POLICY, OR IF ANYONE SHOULD ATTEMPT TO CHANGE YOUR POLICY, OR IF YOU DO NOT UNDERSTAND ITS PROVISIONS, WRITE TO THE COMPANY. YOUR LETTER WILL RECEIVE PROMPT AND COURTEOUS ANSWERS. THE COMPANY OF ANY CHANGE IN YOUR ADDRESS.

IT IS NECESSARY FOR THE INSURED OR BENEFICIARY TO EMPLOY AN ATTORNEY OR ANY OTHER PERSON, FIRM OR CORPORATION TO COLLECT THE INSURANCE UNDER THIS POLICY, TO SECURE ANY OF THE BENEFITS IT PROVIDES. TIME AND EXPENSE WILL BE SAVED BY APPLYING TO THE HOME OFFICE OF THE COMPANY.

FARM BUREAU LIFE INSURANCE COMPANY
COLUMBUS, OHIO



COLUMBUS, OHIO

Insured DONALD CHARLES CLARK
Policy Number 176616
Amount \$1,000
Date of Policy October 18, 1947
Annual Premium \$27.79
Semi-Annual Premium \$14.45
Quarterly Premium \$7.36

TWENTY PAYMENT LIFE

Premiums Payable for 20 Years
THIS POLICY PARTICIPATES IN THE
DIVISIBLE SURPLUS OF THE COMPANY

DO NOT WRITE IN SPACE BELOW. FOR HOME OFFICE USE ONLY.

REGISTER OF CHANGE OF BENEFICIARY

DATE ENDORSED	BENEFICIARY	ENDORSED BY



MODIFIED SINGLE PREMIUM UNIVERSAL LIFE INSURANCE POLICY

***Limited Premium Flexibility *Death Proceeds payable at Insured's death
prior to the Maturity Date *Maturity Proceeds payable on the
Maturity Date *Not eligible for dividends**